

Our 105th Year

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They're off! Buses, kids start school

By Don Staruk

After months of dispute over money and who should ride and how much they should pay, Andover school buses rolled onto the streets last week for about 750 students, including the usual wide-eyed kindergartners and first-graders.

The 750 riders is about half the number of students who could ride the buses, and school officials anticipate more sign-ups in the next few weeks.

**'If there's any
unsung hero,
it's Carol.'**

The first week of bus pickups went smoothly, according to Carol Znamierowski, transportation director for the schools.

"I'm tickled the way it went. It went a lot smoother than I anticipated," Ms. Znamierowski said Monday.

Mark McQuillan, school superintendent, rode the buses with students the first day of school. He had nothing but praise for Ms. Znamierowski.

"If you put in anything I say, put it in that
(Continued on page 34)

PA students:

**Among others: composer,
news columnist, violinist,
trilingual hockey player**

By Don Staruk

New students coming into Phillips Academy this week, according to Jeannie Disette, dean of admissions, include:

- A 10th grade published music composer;
- A 10th grade newspaper columnist who took over his dad's column after his death;
- A world-class violinist;
- A trilingual hockey player;
- One student who speaks four languages fluently, five others who speak three languages;
- And one young man who raises champion pigs.

PA starts school Monday. New students were due to arrive today, Sept. 12. Returning students are scheduled to be back on campus this Saturday.

New students from Yugoslavia, Indonesia, Czechoslovakia and West Africa, 25 countries in all, will join the aforementioned talented individuals Sunday for the opening

(Continued on page 35)

Single in Andover



Photo by Matthew Sapienza

Donna Ying poses with a miniature horse, which takes up less space and eats less than regular-size horses.

She raises miniature horses

*First in a series of profiles on
single people who live in
Andover or work here, or both.*

Andover has 22,911 residents over 15 years old, according to the 1990 federal census. Of those, 5,871, 25.6 percent, are single and have never been married, 2911 female and 2,960 male.

Legally separated singles total 228, including 150 female and 78 males. Widowed singles

number 1,379, including 1,164 female and 215 male. Divorced singles total 1,201, of those, 785 are female and 416 male.

Name: Donna L. Ying
Address: 22 Blueberry Hill Road

Age: 47

Occupation: Raises miniature horses

Education: Brooks School, North Andover, B.S. and M.S.

(Continued on page 2)

Enrolled in local schools: 200 more than projected

By Don Staruk

Schools opened without any major problems last week, but more students showed up than expected in the first week of classes, filling South, Sanborn and West Elementary schools to capacity, according to Christopher Outwin, School Committee chairman.

"The biggest news is we're up 200 students over our projection," Dr. Outwin said yesterday morning.

The school department planned on about 4,770 students, but just shy of 5,000 are now in the system.

Luckily, the increases came in classes where there was room in the pupil-teacher ratios, according to Dr. Outwin. Student-teacher ratios were either planned higher or were low anyway in the classes affected by the increased numbers, he said.

But officials at Tuesday night's School Committee meeting couldn't explain the reason for the increases, according to the chairman.

"Right now, we don't know," Dr. Outwin said.

(Continued on page 68)

Barbara Spencer travels by herself

By Lisa Boudreau

For the past decade, Barbara Spencer has left her family and friends behind for a few weeks each year to travel across the country on a vacation by herself.

"My husband is a workaholic and I knew if I waited for him to go with me I'd wait forever," said Mrs. Spencer, of 9 Old School House Road.

The vacations Mrs. Spencer takes aren't the standard bus tours or ocean cruises one might expect a grandmother in her 50s to take by herself. She drives her 4-year-old Honda Accord to destinations as far as 2,500 miles away.

"I enjoy my own company and when you travel alone you meet all sorts of interesting people," she said.

'I enjoy my own company and when you travel alone you meet all sorts of interesting people.'

(Continued on page 33)

Special section: Banking & Investment / Home delivery: 475-1943

Donna Ying raises miniature horses here

(Continued from page 1)

in education from Salem State College, interior design degree

Leisure activities: Horse showing, sailing, boating, downhill skiing and traveling

Last book read: *You Believe It When You See It*, non-fiction psychology

Newspapers, magazines: *Andover Townsman*, *Boston Globe*, *House and Garden*, *Robb Report* and *Miniature Horse World*.

Car: Jaguar XJ6

Last vacation: China

Favorite movie: *Gone With the Wind*

Music: Soft rock

Once, Donna Ying was at a horse show and she saw miniature horses. She realized she could do the same thing with the small horses that she was doing with large ones. For five years now she has raised the little horses. She has 22 of them today.

Her miniature horses are the size of a large dog. The largest one weighs 300 and the smallest is about 75 pounds. A regular horse weighs about 1,000 pounds.

She sells her horses to many different people. She said she loves her work. "Sometimes I feel guilty because it is so much fun."

"A lot of people in Florida and Texas buy my horses," she said. "Miniature horses are very big there."

The horses Ms. Ying raises are not pets; they are show horses. "They are exotic animals," she explained.

They cost \$6,000 or \$7,000 and can be as expensive as \$100,000, said Ms. Ying.

Her travels

Ms. Ying has a house on an island in Maine and a condominium at Loon Mountain in New Hampshire. She has traveled extensively in Europe, Asia and Australia, where she visits relatives.

Ms. Ying has a 21-year-old daughter and a 20-year-old son from a previous marriage. Both are in college. She also has three adopted Korean-American daughters, ages 12, 10 and 7, who attend school in Andover.

Ms. Ying is a gourmet cook whose specialties include Chinese and Korean cuisine.

For many years, Ms. Ying raised large horses.

"But it costs so much to feed them and they took up so much space," she said.

Single in Andover

What's it like to be single and living in Andover?

"It's hard," she answered. "You really have to network with friends. I know there are single women in Andover and I am friends with them. I don't know any single men in Andover. Andover is definitely a couples' community."

Social news:
page 25

Senior citizens to register in a week for fall classes

By Mary A. Byrne

Class registration begins Thursday, Sept. 19, at 10 a.m. Classes begin the week of Sept. 30.

"Let's Talk Travel" will begin Thursday, Sept. 26, at 10 a.m. This informal get-together is sponsored by the Merrimack Valley Automobile Club (AAA). All aspects of travel, domestic, international and auto touring will be discussed. The first discussion will include a short video on cruises with a question and answer period. After that

the monthly meeting will be dictated by requests.

A seminar titled "64 Plus" will be offered Thursday, Sept. 26, at 1 p.m. The goal is to help retired people focus on financial independence.

Beginning in October, Elizabeth Leed, our outreach coordinator, will be available by appointment to assist with insurance billing problems. This service will be held on the first Thursday of every month from 10 a.m. to noon. Call 470-3800 for an appointment.



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Townsman news deadline: Monday at 5 p.m.

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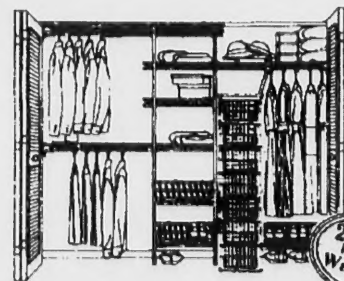
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NEWS IN BRIEF

AARP chapter forms here

Ninety people attended an organizational meeting for the new Andover/North Andover Chapter of American Association of Retired Persons recently, at the Andover Senior Center. Nationally there are 34 million members of A.A.R.P.

Georgette L. Simon, AARP chapter organization specialist, showed an audio-visual slide presentation. She and Walter Redding, president of the Melrose chapter, guided the selection of a board of directors, interim officers and two chairpersons from volunteers and nominations.

The new chapter covers Andover, Billerica, Boxford, Chelmsford, Danvers, Middleton, North Andover, North Reading, Reading, Tewksbury, Wilmington and Winchester.

The next meeting will be Tuesday, Sept. 24, from 1 to 3 p.m. at the Senior Center, 36 Bartlet St.

Membership is open to those age 50 and over, whether or not they are retired, who are members of the national AARP. Non-members who desire to become members are also welcome. Refreshments will be served.

Center Assoc. plans calendar

The Andover Center Association will publish a calendar of community events for the 1991 holiday season in Andover. All Andover churches, non-profit organizations, schools, etc. are invited to participate by submitting a list of events that would be of interest to the community and open to the public (craft fairs, concerts, children's parties, etc.).

The following information should be included for publication: date of event (performance); name of event; time(s); and a brief description.

Send all information c/o The Andover Center Association, PO Box 5001, Andover 01810. There is no charge for insertion in the publication or its distribution, but space is limited. Deadline is Oct. 15.

Library helps environment

Memorial Hall Library has volunteered to participate in the Environmental Protection Agency's effort to help the public become better informed about toxic chemical substances released to the air, land and water in their community.

In 1986 Congress passed the Emergency Planning and Community Right-



Photo by Matthew Sapienza

Family of the late Ken Newcomb raise a flag in his honor at the Department of Public Works yard. The new flagpole was erected recently in honor of Mr. Newcomb, who worked 21 years for the town with the DPW, and who retired in June and died Aug. 1. In the photo are, from left, Beverly Shattuck, Mr. Newcomb's sister; and his brothers, Phil and Harold Newcomb.

to-Know Act. An essential part of this law is the creation of the Toxic Release Inventory compiled from information submitted annually to EPA and state offices by manufacturing industries.

"The TRI is a valuable resource that signifies a new era of information sharing among industry, the government and the public. It provides information about local environmental conditions," said Norma Gammon, community services librarian.

The report is in the reference area on the library's first floor.

Dr. Spiegel is chairman of planning group

Lawrence S. Spiegel, Andover's representative to the Merrimack Valley Planning Commission (MVPC), was recently elected chairman of that regional planning agency. The MVPC region includes 14 cities and towns in the lower Merrimack Valley.

For almost 25 years, Dr. Spiegel has been active in town affairs as chairman of a number of committees. These include the Development and Industrial Commission, Industrial Development Financing Authority, Building Re-Use Committee and Growth Policy Committee. In 1978, he received the Community Service Award from the Andover Chamber of Commerce.

Under his leadership, the MVPC is

developing an economic recovery program called Up In The Valley. The development program is a self-help, integrated approach to create jobs and to strengthen retail and other commercial enterprises.

A long-time Andover resident, Dr. Spiegel and his wife, Mary, operate and an international food consulting business and manufacture Splash food products. They live at 76 Holt Road with their children, Brandon and Evelyn.

Pike plans blood drive Monday

The Pike School on Sunset Rock Road is sponsoring a blood drive Monday, Sept. 16, from 2 to 8 p.m. in the school cafeteria.

The public is invited to this American Red Cross event.

Walk-ins are welcome but appointments can be scheduled by calling the school at 475-1197 between 9 a.m. and 4 p.m.

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Quote, unquote . . .

'If I had been there with my husband we probably would have talked with each other and I never would have met those wonderful people and most likely I would have ended up sleeping in some sterile motel.'

Barbara Spencer, who takes vacations by herself, page 33

'Neighbors were running in and out with trash barrels, for catching the worst spouts. They were slipping and falling in the foul water.'

Sue Thurman, director of the New England Quilt Museum, describing the rescue of 22 historic quilts from waste-water flooding, page 19

'Richard Hubbell's arrogance as evidenced by his rebuttal to Lisa Hurley's concern for her children's safety while crossing the on and off ramps of Route 93 should be noted and remembered by voters for a very long time.'

Virginia Hall Irvine, letter to the editor, page 37

'Singing is good for what ails you. Somehow, it makes you feel wonderful to open your mouth, take a deep breath and let fly.'

Perry Colmore Catlin's column, page 36

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Town adopts new regs for tanning salons

By Diana Zipeto

The Andover Department of Public Health recently established temporary regulations for suntanning establishments. The regulations, set before public hearing on Monday night, are temporary until the Massachusetts Department of Public Health passes tanning regulations for the entire state.

Everett Penney, Andover's public health director, said that the need to regulate both the time spent in a tanning booth as well as the age and physical health of the client is "because excess radiation can contribute to skin cancer."

Joanne Martel, code enforcement administrator for the Andover Department of Public Health, and volunteer chairwoman of the American Cancer Society's public education committee for the Greater Lawrence area, further said that, "The American Cancer Society has been pushing for three years (for these regulations to be established) and has cited cases around the country where a lack of supervision contributed to the abuse of tanning salons."

In Andover, the one known salon is the Andover Tanning Center, at 52 Main St., popular with high school students in this town who want a tan as part of their prom-night outfits, as well as with those who just don't want their summer glow to fade. Although the center's owner, Doris

Sheehan, was unavailable at the time to comment on the new regulations, Ms. Martel, who recently visited the center, said the owner was pleased because she believes tanning salons can be misused. Ms. Martel also said that Ms. Sheehan was very knowledgeable about the dangers of tanning beds and made many helpful suggestions.

The regulations state that:

- A treatment record shall be maintained for all patrons.

- A warning, clearly describing the dangers of over-exposure to ultraviolet light, must be posted in the salon and given, in writing, to all clients.

- Warning signs must be placed on the tanning booth doors, reminding clients to keep their protective eyewear on while inside the booths.

- Persons under the age of 14 must be accompanied by his/her parent, and persons between the ages of 14 and 18 must have written permission from a parent.

- An application must be filled out by every client, with name, address, and phone number, if they are taking medication that would cause photosensitivity, if they are allergic to the sun, and if they have had, in the past three months, any skin diseases. The application must be signed and dated and kept on file for a year.

- Only Type A ultraviolet lamps may be used inside a tanning booth and the maximum temperature cannot go above 100 degrees Fahrenheit.

- Booths must be strong enough to resist the stress of use and to withstand the impact of a falling person, and there must be instructions for use of the booths posted inside.

- The booth must be inspected by the Andover electrical inspector.

- Exposure time shall be controlled by the operator of the salon and cannot exceed 27 minutes in one day.

- The owner shall provide protective eyewear for each client and disposable paper mats on which to stand while in the booth. The eyewear must be sanitized and the mats replaced after each use.

- Separate bathrooms and changing rooms for each sex shall be provided.

- In the salon, there must be a first-aid kit and a list of all known medications and cosmetics that may increase photosensitivity.

- All salon employees must be trained and knowledgeable of tanning safety measures.

- A permit must be obtained by all tanning salons, applied for annually after the salon has been inspected by a health officer from the Department of Public Health, and costing \$50.

- Violation of any of the regulations shall result in a fee of not less than \$200 nor more than \$2,000.

Diana Zipeto is an intern with the Andover Townsman. She lives in Andover.

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Rates

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Melissa M. DeMeo
Assistant Editor

Michael A. Masessa, Jr.
Business Manager

Donald P. Schwankamp
Advertising Manager

Rita M. Stoessel
Office Manager

Jessica Price
Production Systems Coordinator

Nancyellen Guzzardi
Circulation Manager

Lisa Boudreau
Reporter

Don Staruk
Reporter

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Habitat group to hike for a house this Sunday

Greater Lawrence Habitat for Humanity - the group that builds houses from volunteer labor and donated capital and materials - for those who otherwise couldn't afford them, is sponsoring its fifth Hike For a House this Sunday, Sept. 15, beginning at 2 p.m. at Pemberton Park in Lawrence.

The walk is 10 kilometers, six miles.

Many Andover residents are involved in the hike, as well as with Habitat, including Janet Surret, who is president of the Greater Lawrence Habitat for Humanity, and Kathy Hess, who is chairperson of the hike.

The purpose of the walk is to raise \$15,000, which could be 150 walkers, each with \$100 in pledges.

Pledge sheets are available at local churches, as well as by calling the Habitat office at 470-0771.

Habitat is funded by individuals, churches, synagogues, foundations, banks, civic and fraternal organizations and special fund raising events. It uses no government funds in the construction of Habitat homes.

This area's Habitat currently is building a duplex at 72 Hancock St., Lawrence. Habitat personnel and volunteers expect the duplex to be ready for occupancy in the

spring of 1991.

To get to the starting point of the hike, take Route 114 toward Lawrence, go

past the cinema complex, past AAA (American Automobile Assoc.), and over the Joseph Casey

Bridge. Turn left into the parking lot just over the bridge.

Ms. Surret said the house that Hab-

itat is building in Lawrence is coming along well. This week, a group of Phillips Academy

students worked at the site.

The two families who will live in the house have been

selected and those who participate in the hike Sunday will have a chance to meet them.

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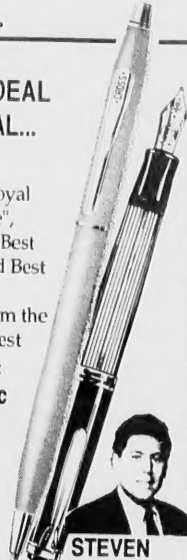
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HISTORY

It's a walking tour of Andover Village

By Virginia Lopez Begg

September offers some of the year's most beautiful weather, just right for taking a walk. To take advantage of the fine days and to view some of Andover's wealth of historic buildings, a walking tour of Andover Village will be held Sunday, Sept. 22.

Jointly sponsored by the Andover Historical Society and Andover Appalachian Mountain Club and led by Warren Lewis, the walk will begin at 1:30 p.m. in the Main Street municipal parking lot. After a leisurely two-hour stroll, the group will gather at the Andover Historical Society for free refreshments and a look at the society's current exhibit, "Dressing for the Occasion: Fashion for Life's Celebrations." There is a small fee for non-members.

One of the first buildings featured on the tour will be the Locke Tavern at 111 Main St. Built in 1819, the structure served as a boarding house for Phillips Academy, but also witnessed the meeting in 1828 that resulted in the town's first high school for girls, Abbot Academy, and, just a few years later, a public meeting to bring the railroad to

Andover. Some of the tracks of that first railroad will also be shown on the tour. The railroad was sponsored by a number of small investors, very different from the large government-funded projects of today. The whole town turned out on a June day in 1835 when the first train noisily made its way along the new track.

School Street, one of Andover's loveliest streets, is lined with historic houses of various architectural styles. Number 23 was designed in the popular federal style, often seen in Andover but unusual in the brick of which this house is built. Frame construction was the more common choice. Number 27 was erected in the flamboyant Second Empire style, more often seen in New England towns other than conservative Andover.

Abbot Academy's circle of buildings is one of School Street's most distinguished features. With its grounds landscaped in the height of 19th-century taste, the academy has long been a local landmark.

Nearby Central Street boasts one of the few remnants of the 18th-century village Andover once was. Built in 1795, number 23 is a Georgian

mansion that served as the town post office in the 1820s. Just around the corner, Memorial Hall Library was built in 1873 to honor the Civil War dead, as were many such structures throughout the North. The library has been added to several times through the years but it still dominates Elm Square as it has for almost 125 years.

Main Street is the heart of commercial Andover. The town is fortunate to have retained much of its prosperous 19th-century appearance. The Musgrove Block (1895), the Brick Block (1890) and the old Town House (1858) are some of the stalwart structures that have lent an atmosphere of permanence and stability to Andover Village through the decades.

These sites, with the Andover Historical Society's headquarters at the Amos Blanchard House (1819), are only a few of the buildings and places featured on the walking tour.

Everyone is invited to join the tour to learn more about this historic town. For further information, call the society's office at 97 Main St. during regular business hours and Wednesday evenings.

Hunter course to be held here for six sessions

Massachusetts Hunter Education instructor George Rost will hold a free hunter education course at the Lawrence Rod and Gun Club, Webster Road, Sept. 13, 20, 27, and Oct. 4, 11 and 18, from 7 to 9 p.m.

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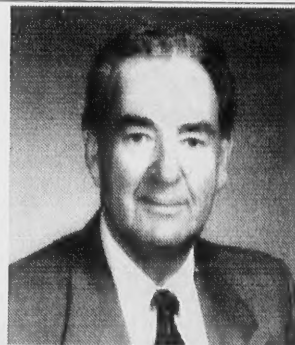
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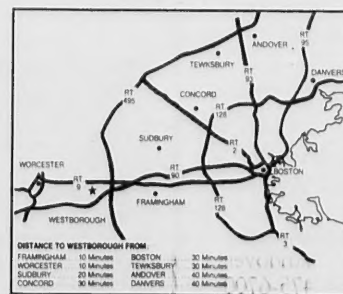
☐ Yes, I would like to have lunch with Grant at The Willows. Please call me.

☐ I am sorry that I will not be able to have lunch with Grant but would like more information about The Willows.

Name _____
Address _____
City/Town _____ Zip _____
Phone () _____
Best Time to Call _____

Mail to:

One Lyman Street
Westborough, MA 01581



Group's for hikers who love dogs

A group of hikers who love dogs is forming in Andover.

The group plans to hike trails in the Andover area as well as eastern Massachusetts and New Hampshire.

Those who love dogs and like to hike should call 470-2068.

Free workshop helps to intervene in someone's chemical abuse

High Point, a business in Tewksbury, will hold a free workshop Thursday, Sept. 26, to help family and friends intervene in someone's active chemical abuse.

The workshop will run from 7 to 8:30 p.m.

It is open to the community. The alcoholism and drug treatment center is located at 2580 Main St., Tewksbury.

La Leche meets tonight at 8

La Leche will meet tonight at 8 at the home of Joan Park, 140 Chandler Road, to discuss the advantages of breastfeeding.

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BUSINESS

Andover BankCorp reorganizes *James McCobb and Robert A. Henderson, both VP's, resign*

Andover Bank, a wholly-owned subsidiary of Andover Bancorp Inc., has announced a management reorganization plan.

Under the new reorganization, there will be seven divisions: finance, operations, retail, special assets, commercial lending, marketing and human resources. Each division head will report directly to the CEO. Audit and loan review will continue as presently operating, with joint reporting to the CEO and board of directors.

In contemplation of the reorganization, James E. McCobb, executive vice president, and Robert A. Henderson, executive vice president, have chosen to resign to pursue other opportunities.

Chief Executive Officer Gerald T. Mulligan said that "Jim and Bob leave Andover Bank after many significant contributions to the organization. They leave with our gratitude and best wishes."

Mr. Mulligan continued,

"Andover Bank is encountering new competitive challenges. Over the next few years, we need to refocus and realign the organization, not only to meet these present, new challenges, but also to position ourselves to take advantage of both traditional and different opportunities as the local economic climate improves. The emphasis must be in strengthening our retail base and in resolving our asset difficulties caused by the large amount of non-performing loans. The bank is being reorganized to meet our goals and objective and to flatten the organizational structure by decreasing the number of administrative reporting levels."

Andover Bancorp, Inc. is the parent company of Andover Bank, a Massachusetts-chartered savings bank organized in 1834, headquartered in Andover. The bank operates branch banking offices in West Andover, Lawrence, Methuen, North Andover and Tewksbury.

Rasna Corporation locates in Andover

Rasna Corporation of San Jose, Calif., announced it has opened an Andover sales and marketing office. Olimpio DeMarco, regional manager, will head the office.

Rasna develops and markets the Mechanica family of design optimization software tools for mechanical engineers. These tools are tightly integrated with popular CAD programs such as AutoCAD, CADKEY and Pro/ENGINEER, and run on DOS PCs and UNIX workstations. They provide engineers with the ability to quickly and easily find the best design of a part or product.

Mr. DeMarco, previously in sales and marketing with Alliant Computer and Computervision, is responsible for Rasna's Eastern Region, which includes Massachusetts, New York, New Jersey, Pennsylvania, Maryland, District of Columbia, West Vir-

ginia, Virginia, Delaware, Connecticut, Rhode Island, New Hampshire, Vermont and Maine. Under his direction, the office will provide sales, training and support for all Rasna products. The office is located at 10 New England Business Center, Suite 311.

Founded in 1987, the Rasna Corporation is an innovator in MCAE software technology. The company develops and markets the Mechanica family of user-intuitive design optimization software tools for mechanical engineers. Rasna's products are sold worldwide through resellers, strategic partners, OEM relationships and direct, and the company has an installed customer base of more than 400 in less than one year of sales. Rasna has offices across the United States and in Canada, the United Kingdom, Germany and Japan.



This group is involved in establishing a Center for Clinical Engineering at Wentworth Institute of Technology in Boston, where students and American Medical Resources Foundation volunteer personnel will check and recondition discarded medical equipment collected from local hospitals and clinics. The equipment will be donated to third-world and developing nations. An Andover man, professor Fred Driscoll, standing, far right, is involved in the effort. Also involved are, seated, from left, Richard Lee, Kay Barney, John Van Domelen, Alexander Avtgis; standing, from left, William Buckley, Jerome Krasner, George Balich and Professor Driscoll, Wentworth Electrical/electronics department faculty member. The organization was founded in 1988 and in 1990 shipped more than \$7.5 million of useable medical equipment to 17 countries.

Sheila Willard chairs talk session

A local educator took part in a program during the 1991 convention of the Conference on College Composition and Communication in Boston.

Professor Sheila Willard of 467 Lowell St., who teaches English and humanities at the Lowell campus of Middlesex Community College, chaired a session on the "Diversity of Writing in the Two-Year College" and served as an associate chairwoman for "A Model for Teacher Development in Two-Year Basic

English."

Some 3,000 teachers of college writing courses from all parts of the United States and Canada attended this convention.

More than 300 concurrent sessions and workshops focused on all aspects of the teaching of writing at the college level, and exhibits of new teaching materials, sessions of working committees and a business meeting were part of the agenda.

Frances Wheeler works on computer software firm's capabilities brochure

Software consulting firm SI Consulting Services has selected high-technology marketing consultant Frances Y.J. Wheeler to create a capabilities brochure highlighting the firm's service offerings. Ms. Wheeler is an Andover-based public-relations and marketing consultant specializing in the computer industry.

According to George W. Manos, founder of SI Consulting Services, "We selected Frances Wheeler to create this brochure for two reasons. First, she understands the software consulting business - in other words, our business. Second, we were impressed with her ability to identify the audience we needed to reach and to describe our services in terms that illustrate their potential benefit to prospects."

SI Consulting Services offers a variety of software consulting services to organizations that use large-scale financial and human-resources software applications.

Services include custom programming, conversion and upgrade assistance, systems interfacing, system installation, specification definition and financial reporting. Mr. Manos is a former manager, management-information systems, for Andover-based GE Software International, now part of Computer Associates International, Inc.

Prior to forming her independent consulting operation in 1989, Ms. Wheeler served as director of industry relations for Cullinet Software Inc. Her offices are located at 4 Hillcrest Road.

VNA HomeCare celebrates Rehabilitation Week

VNA HomeCare, a subsidiary of the Home Health Foundation, celebrates National Rehabilitation Week, Sept. 16-20. Staff from VNA HomeCare's rehabilitation department will be at the Andover Post Office on Stevens Street, on Wednesday, Sept. 18, from 11 a.m. to 1 p.m. to answer questions about rehabilitation therapy in the home and provide blood pressure screenings.

VNA HomeCare provides physical, occupational and speech therapy at home. Both pediatric and adult clients utilize rehabilitation services. According to Pam Gras, rehabilitation manager, the need for home therapy services is great.

"Our pediatric program helps premature, multi-handicapped and developmentally-delayed children with a home exercise program supervised by a trained therapist," she said.

Rehabilitation therapy is an important part of care for individuals at any age recovering from illness or injury. Home rehabilitation therapy can help those recovering from broken bones, joint replacement surgery or other orthopedic problems and heart attacks. "The goal of a home therapy program is to assist the client with becoming as functional as possible after an injury or illness," states Mrs. Gras. "Handicapped individuals, as well as elders who wish to remain in their own homes, can gain a lot

from an individualized therapy program."

More than 40 VNA HomeCare therapists offer portable equipment such as ultrasound and the TENS system for pain management, as well as other high tech services for comprehensive patient care.

Speakers are available to address schools, day care centers or other community agencies.

Contact Mrs. Gras at VNA HomeCare, One Union St., Andover, for more information on rehabilitation services.

Cellular phone company locates here

Universal Cellular has opened its doors in Andover.

Celebrating its grand opening this week through Saturday, Universal Cellular has been in operation for eight years in Wellesley, prior to coming here.

The Andover office is run by General Manager Debra Saba Tomaszewski, whose twin sister, Ann Saba Urban, founded Universal Cellular.

Universal Cellular is one of the largest agents of Cellular One.

"We're here to offer personalized service to the local community," Ms. Tomaszewski

said.

"Now prospective customers interested in a cellular system can have all of their product needs met right here in Andover and still get great prices."

Universal Cellular offers accredited service and a varied product line featuring the latest models in portable, mobile and transportable phones.

"Both my sister, Ann, and myself grew up in Andover and we are excited to be a part of the local business community," said Ms.

(Continued on page 11)

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Andover to have its own Monopoly game

There is soon to be a new game in town.

The competition will no doubt be rough and the excitement will be edge-of-seat when "The Game of Andover" is unveiled.

The new board game is being sponsored by C-21 Minuteman. The proceeds go to help crippled children through the Easter Seals Foundation.

The game, starring Andover, will resemble the game Monopoly. The difference is that instead of board squares including Boardwalk and Park Place, the properties for sale will include names of Andover businesses and industries.

Century 21 Minuteman is seeking businesses that wish to be included on the board. Only

43 spaces are available. Businesses should call Johanna Webster at 475-1243.

Participants are allowed to wheel and deal by buying, selling and trading local properties.

The Game of Andover will sell for \$15 each and be distributed in various locations throughout town in time for the holidays.

The cost of the game will include board, dice, play money and property cards.

To purchase The Game of Andover and assure your name is printed on the game board, send a \$15 check or money order to Johanna Webster, C-21 Minuteman, 2 Elm Square, Andover, Mass. 01810.

Interior designer aids auction

Marion Chatfield, an Andover interior designer, is a committee member for the annual American Society of Interior Designers Auction on Oct. 1.

The auction is a fund-raiser for scholarships and for the rehabilitating of some affordable housing in Back Bay, Boston.

On the block will be services including a private tour of the

Museum of Fine Arts with Monet scholar Paul Tucker, Celtics tickets, a sailing cruise, Boston Ballet tickets and more.

The auction will be held at Skinner Inc., auctioneers and appraisers in Bolton.

Preview is 10 a.m. to 7:30 p.m. Silent auction runs from 5:30 to 7:30 p.m. and the live auction begins at 8 p.m.



Photo by Matthew Sapienza



Showing off a game that is like the one that will deal exclusively with Andover are, from left, Johanna Webster, realtor; Jean Fitzgerald, owner/manager; and Pamela Lebowitz, owner/broker of Century-21 Minuteman, 2 Elm Square.



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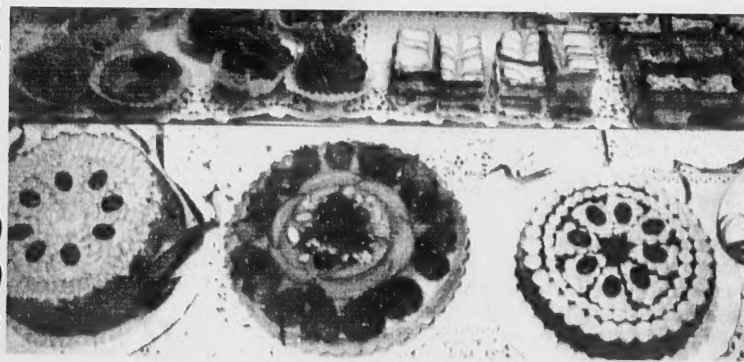
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SEPTEMBER IS FANTASY DESSERT MONTH at The Butler's Pantry



Each and every Saturday we will be featuring decadent desserts from our award-winning bakers. Highlights will include offerings from Vicki Lee Boyajian (recently written up in full color in the Sunday Globe for her marvelous wedding cakes) and Delphin Gomes, winner of the Best of Boston for his Classic French Pastries.

The dessert tastings will begin September 7th and continue all month. A different baker will be featured each Saturday between 11 a.m. and 4 p.m. Please join us for free samplings of some very sweet temptations.

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RECYCLING

Making New Year's resolutions in the fall

By Virginia Cole

I am one of those people for whom the new year starts in September. By Jan. 1, I've forgotten all about summer vacation and all those resolutions I made while relaxing at the beach or just avoiding the usual requirements of day-to-day living.

So here are my New Year's resolutions and I hope they may inspire you to choose your own. I am not going to forget to recycle, not once and not one article that it is possible to recycle. Remember, Andover has a curbside recycling pickup that provides blue plastic bins (you get them at the water treatment plant) that are emptied at the end of your driveway into the Waste Management green and white recycling truck every other week.

Calendars telling which is your week are also available at the water treatment plant or the town offices building. All household glass containers of any color without removing labels (but we don't want the lids, they are not made of glass) and newspapers, magazines and junk mail placed in paper grocery bags or tied in bundles may put in this bin.

If you overflow the bin, put the paper nearby. No plastic bags or containers are accepted in these blue bins at this time by Waste Management.

Never mind if that was different at your vacation home; we are now back in the real world, Andover, Mass., September 1991. But don't despair, though we are far behind, we still can recycle plastics and aluminum on the

third Saturday of each month by taking these recyclables to the parking lot of the West Middle School on Shawsheen Road, 9 a.m. to 1 p.m.

The plastics now accepted are milk and water jugs, rinsed and crushed, no covers, and all other plastic containers with a 1 or a 2 stamped into the bottom. These include cooking oil containers, peanut butter, liquor or soda bottles and most detergent and shampoo containers. Check the bottom and, unfortunately, throw away any that don't say 1 or 2.

Aluminum can be recycled at the West School parking lot too—all cans you can't or don't want to take back to the grocery store, TV dinner trays, old lawn chairs, pots and pans. Everything aluminum is suddenly in demand again.

Do you remember the reasons to recycle? That is another of my resolutions. It is more labor intensive to recycle than to dump—more jobs. It is protection of the environment to lessen the dumping and burning and reuse materials that originally came from nature; paper from trees, aluminum from ore, plastics from oil. Glass manufacturing takes more heat (energy) when started from scratch. Used glass melts faster and saves energy and also saves on equipment wear.

Please sort your trash and get the blue bins full. Remember, glass is picked up at curbside—don't take it to Dave White at the parking lot. He is in the plastic and aluminum business now.

Fire department responds to 17 calls

The following is a report of the activities of the Andover Fire Department from Sept. 3 to 9.

The fire department ambulance responded to 17 calls during this same period.

Sept. 3 – 38 Lincoln Circle, ext., structure fire; Lupine Road at school, smoke scare; 159 River Road, unintentional call; 24 Grey Birch Road, medical assist; Route 93, Dascomb Road, vehicle fire.

Sept. 4 – Bartlet Street, system malfunction; 75 Greenwood Road, rescue call unclassified; Burt Road, medical assist; 7 Clover Circle, service call.

Sept. 5 – 52 Main St., unintentional call; 200 Brickstone Square, unintentional call; 20 Shattuck Road, not determined; off School

Street, system malfunction; 63 Chandler Road, medical assist.

Sept. 6 – Route 93, Dascomb Road, extrication; 131 North St., unintentional call; 123 Old River Road, medical assist.

Sept. 7 – Route 93, good intent call.

Sept. 8 – Route 495, rescue call unclassified; 26 Essex St., system malfunction.

Sept. 9 – Route 93, Dascomb Road, rescue call unclassified; 35 Magnolia Ave., good intent call; 15 New England Business Park Drive, system malfunction.

Cellular phone company opens on Lowell Street

(Continued from page 9)

Tomaszewski

Universal Cellular carries all major makes of cellular systems, including Motorola, Uniden, NEC, OKI, Panasonic and Mitsubishi, and more.

Universal Cellular is an authorized agent of Cellular One, a division of Southwestern Bell. Cellular One is the largest cellular phone service in New England.

Located at 5 Lowell St., at the intersection of Lowell and North Main streets, Universal Cellular is open Monday through Friday from 8:30 a.m. to 6 p.m. and Saturday from 9 a.m. to 2 p.m.

Understanding Chiropractic

by Mark F. DeLorenzo, D.C.

PREDICTING THE RISK FOR FRACTURE

Most women do not realize that they are at risk for osteoporosis until they break hips or vertebrae. By that time, of course, it is too late for a patient to take preventive measures against developing this bone-thinning disease. However, all that is about to change as a result of findings by the National Osteoporosis Foundation (NOF). This organization found that a simple, inexpensive radiological test, known as a bone-mass test, can accurately predict who is most at risk for fracturing bones due to osteoporosis. The procedure involves passing radiation through a single bone (in the forearm) to measure bone density. The dose of radiation used is usually equal to one-twentieth to one-tenth the exposure of the average chest X-ray. Five studies over a ten-year period attest to the accuracy of the bone-mass test for assessing the likelihood of fracture.

Regular exercise and the intake of calcium can help to delay osteoporosis in some cases. Consult your chiropractor for total and personal care by calling us at **DELORENZO CHIROPRACTIC GROUP, 475-5042**, for an appointment. Our office is located at 15 Central St. I am currently serving as president of the Mass. Chiropractic Society. We wish a Happy Yom Kippur to our Jewish friends!

P.S. Between ages 40 and 45, both men and women start to lose one percent more bone mass than they replace each year.

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SCHOOLS

Back to the books



▲ Katie Seero doesn't seem too thrilled about the start of first grade at Bancroft School. That's Ian Wittenber and Betsy Pierce sharing her sentiment.



▲ Bancroft teacher Sheila Dzieman reads her new first-grade class a story.

▲ Christa Milley discovers the toys she can play with at the Shawsheen kindergarten. Andover students mark their first full week of the 1991-'92 school year today.

28 from PA scholarship semifinalists

Twenty-eight students at Phillips Academy are among the more than 15,000 semifinalists in the 1992 National Merit Scholarship Program. These academically talented high school seniors represent about half of 1 percent of each state's graduating class.

Semifinalists have an opportunity to advance to the next level in the competition for some 6,100 Merit Scholarships, worth approximately \$26 million, to be awarded next spring.

The semifinalists from PA are Linwood T. Antrim, who plans to study English or literature at college; Vikas Aurora, premedicine; Tyrin H. Avery, English/literature; Edmund Y. Chung, engineering; Ronald M. Cuscia, business; Gregory B. DeBeer, physical sciences; Jenny F. Elkus; Robert L. Feldstein; Rebecca L. Goldman, premedicine; Eric R. Greenhut, business; Rebecca B. Howland, journalism; Nidhi R. Kansal, premedicine; Charles D. Kern, chemical engineering; Seungpil Kim, engineering; Kenneth Y. Lee, premedicine; Margaret Litvin, communications; Christy Lynch, biochemistry; Elisabeth M. Martin, physical sciences; Seth J. McCormick, fine arts; Anant P. Raut, premedicine; Nathan D. Reilly; Jeffrey S. Ressler, business; Dylan P. Seff, physiology; Allen C. Soong, prelaw; Christopher H. Suh, prelaw; Benjamin A. Tober, computer science; Megan R. Weaver; and Andrew E. Zurcher, architecture.

Young men and women in more than 19,000 U.S. high schools entered the 1992 Merit Program as juniors by taking the 1990 Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test, which served as an initial screen of more than 1 million entrants.

Semifinalists are the top scorers in each state, and they must now advance to the finalist level of the competition in order to be considered for Merit Scholarships.

To qualify as a finalist, a semifinalist must have an outstanding academic record, be endorsed and recommended by the school principal, submit SAT scores that confirm his or her PSAT/NMSQT performance and complete a detailed scholarship application that includes a self-description and information about scholastic attainments, school and community activities and educational plans and goals.

About 90 percent of the semifinalists are expected to become finalists, and all Merit Scholarship winners will be chosen from the group of finalists. The selection of award recipients will be based on candidates' abilities and accomplishments and personal qualities that are considered important for success in rigorous college studies.

Every finalist will be considered for one of 1,800 National Merit \$2,000 scholarships. Finalists may also receive scholarships sponsored by corporations and colleges.

Photos by Matthew Sapienza

Residents earns master's

Richard J. Napolitano Jr., son of Richard and Susan Napolitano of Andover, received a master of science in administration degree from St. Michael's College in Winooski Park, Colchester, Vt.

He also received a bachelor's degree in psychology from St. Michael's.

While a graduate student, Mr. Napolitano held the position of graduate resident director and assisted the director of residence life in the development and administration of freshman development programs.

He has accepted a position as assistant dean of students at Siena College, a small Catholic liberal arts college in Loudonville, N.Y., affiliated with the Franciscan Friars.



Richard J. Napolitano Jr.

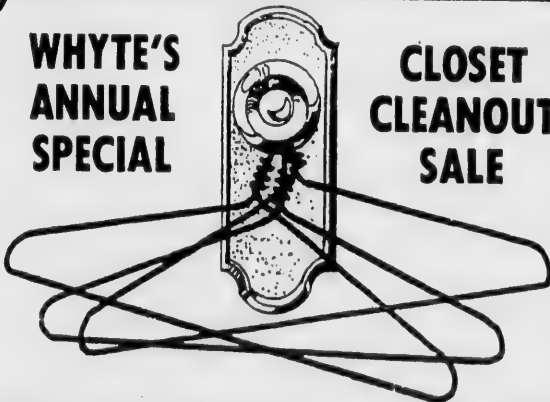
PA biology instructor receives doctorate

Thomas Hamilton of Andover was awarded a doctor of education degree by Ball State University in Muncie, Ind., this summer.

Dr. Hamilton, who teaches biology at Phillips Academy, received his doctorate in science. He was on sabbatical from Phillips last year.

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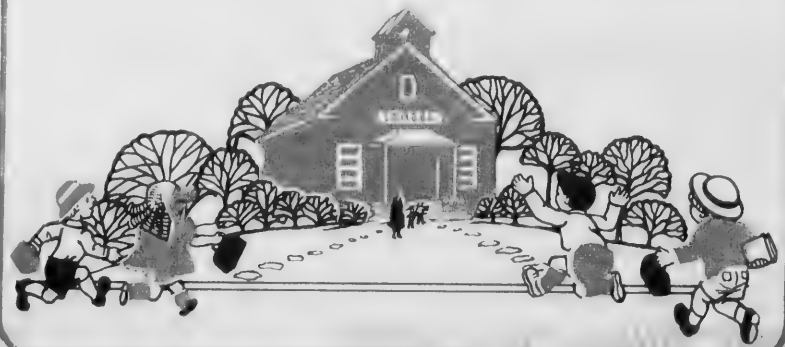
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Now That School Is Again In Session*



'Kidrockers' perform concert

The Center for the Arts at the University of Massachusetts at Lowell will open its four-event Children's Discovery Series with Rory and the Rainbow Rocket Band Sunday, Sept. 15, at 2 and 4 p.m.

Rory is the creator of "kidrock," a whole new genre inspired by pop, jazz, blues, country and doo-wop, but geared for kids. Contemporary and hip, Rory's songs are singable and upbeat, with feel-good-about-yourself lyrics that are as entertaining to parents as to kids.

Something of a pop idol to the 4- to 11-year-old set, Rory recently signed with Sony to spearhead a new children's division with videos and albums. She has appeared on NBC-TV's *Today* show, had a one-hour special broadcast throughout the summer on the Disney Channel, and her first, best-selling recording, *I'm Just a Kid*, won the 1990 Parents' Choice Award for best children's audio cassette.

Single tickets are priced at \$5 each. Series subscriptions are available at \$16.



Rory

Kids' series starts at ULowell

The Center for the Arts at the University of Massachusetts at Lowell announced its schedule for the 1991-'92 Children's Discovery Series.

The Discovery Series is a program of performing arts events for 4- to 11-year-olds and their parents, offering affordable family entertainment with nationally known artists, said theater spokeswoman Eugenie Seybold.

Four Sunday afternoons will be filled with magic, acrobatics, puppets, sign language and silliness, music and theater.

The series will open its fifth season this Sunday, Sept. 15, with Rory and the Rainbow Rocket Band. Scooping up the 1990 Parents' Choice Award for her first album and having a recent special, *The Rory Story*, premier on the Disney Channel, Rory and her three-piece band play "kidrock," a loopy, goofy kind of music blending rock, pop, bebop and blues.

A sing-along funfest, her up-tempo entertainment teaches kids about good stuff like veggies, friendship and self-esteem.

The next event will be the Chinese Magic Revue Nov. 3. Whether it's magic sword balancing, plate spinning, unicycling or tumbling, this troupe from China does it all with split-second timing and precision.

But they're not above some goofy vaudevillian humor. The performance, packed with colorful costumes, humor, mystery and non-stop action, is sponsored by O'Connor School Pictures and Associates.

The Pied Piper of Sign, David Parker, will bring his program of song and sign to the center's stage March 22. With gesture, movement and humor, Mr. Parker creates magical music, educating as he entertains. Moving across the stage and through the audience, he and his new friends will sign a little, dance a little and laugh a lot.

(Continued on page 15)

Moms' group holds open house

The Mother Connection will hold an open house at Faith Lutheran Church, 360 S. Main St., Tuesday, Sept. 17, from 9:30 to 11 a.m. Members and non-members are welcome to drop in to learn more about the services and

upcoming events offered by The Mother Connection, a non-profit organization providing information, resources, support and recreation for mothers and their families.

For information, call 470-1500.

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Kids' series brings Amelia Bedelia, more

(Continued from page 14)

In the final event of the series on May 3, Child's Play Touring Theatre of Chicago, Ill., will offer a theatrical presentation with a twist - *Animal Tales and Dinosaur Scales*, theater written for and by children.

This adaptation of original stories about animals is filled with music, humor and audience participation.

Using words that children wrote, Child's Play will answer questions like: What would you do if you had a dinosaur for a pet? Would you ride her to school? Invite another dinosaur to tea? This event is sponsored by Nancy and Richard K. Donahue.

In addition to the Discovery Series, the ULowell Center will also offer two special events for children.

On Sunday, Oct. 6, puppeteer Jim West will introduce young children to four different cultures and four kinds of puppets in *North, South, East and Jim West*.

Mr. West will conjure up a giant Chinese dragon out of boxes and rags, an Indian totem pole with paper cutouts, Anansi the Spider from Africa out of nothing more than shadows and Hans Christian Anderson's Ugly Duckling with pen and paper.

This show will be presented in conjunction with the Brush with History Gallery and Studios.

The second of the center's special events is *Merry Christmas, Amelia Bedelia and Other Holiday Stories*, which will be performed Sunday, Dec. 8. This yuletide musical from New York is an adaptation of seven widely read children's books.

Children will recognize their favorite characters from *Frog and Toad All Year*, *Chicken Soup with Rice*, *Clifford's Christmas* and four other well-loved stories. And of course, the incomparable Amelia Bedelia will appear.

This event is sponsored by William M. Alexis Inc., Pharmacists.

Series tickets are \$16 per person to all four Discovery events, a 20 percent savings over single-ticket prices of \$5 per person for each event.

Discovery subscribers also save on the special events, paying \$6 per person instead of \$7.50.

There are two performances of each event, one at 2 p.m. and one at 4 p.m. All performances run approximately one hour and take place in Durgin Hall at the corner of Wilder and Pawtucket streets on UMass-Lowell's south campus.

The theater is accessible to the handicapped, and free parking is nearby.

For more information, to request a brochure or to order tickets by phone with MasterCard or Visa, call the center at 934-4444 between 11 a.m. and 5 p.m. Monday through Friday.

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Andover High auditions for fall drama

The Andover High School Drama Guild is off to another season of drama and music. Auditions for the fall production of Lillian Hellman's *The Little Foxes* will take place Sept. 12 and 13 after school at the J. Everett Collins Center for the Performing Arts.

The performance dates are Nov. 15 and 16 at the Collins Center. Director Robert A. Lague expects a large number of returning experienced students and some new students to audition.

The Drama Guild will also sponsor the spring production of *My Fair Lady* May, 1

and 2. Auditions for the musical will be held in February.

Drama students will also participate in the Massachusetts Drama Guild Workshop at St. John's Preparatory School in Danvers Nov. 1.

Seniors who qualify will audition for the New England Theatre Conference College Open House Nov. 8. Only 50 students from New England are allowed to participate.

Drama students are also planning a trip to New York in early February to see *Miss Saigon* and *Lost in Yonkers* on Broadway.

Garden open for exploring

Children and their parents are invited to explore the wonders of nature at Garden in the Woods in Framingham.

Admission is free for children who bring their families Saturday or Sunday, Sept. 21 or 22.

Guided walks will be conducted on both days at 1:30 and 3:30 p.m.

Children will receive plant activity sheets to encourage curiosity about the natural world.

Adult admission is \$5, \$4 for seniors.

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MENUS

Here's what's for lunch Sept. 16-20.

Elementary schools

Monday: Nachos with cheddar cheese sauce, Spanish rice, baked beans, fruit cup, milk or juice.

Tuesday: Hamburger or cheeseburger on roll, potato puffs, wax beans, applecrisp, milk or juice.

Wednesday: Pancakes with hot maple syrup, sausage patty, apple sauce, fruited Jell-O with topping, milk or juice.

Thursday: Chicken cutlet on roll, french fries, ketchup, green beans, cake with frosting, milk or juice.

Friday: Meatball sub with tomato sauce, corn, fruit cup, milk or juice.

Pizza and peanut butter and jelly sandwiches are available daily.

Middle schools

Monday: Hamburger or cheeseburger on roll, potato chips, wax beans, applecrisp, milk or juice.

Tuesday: Steak sub with choice of peppers, onions and cheese, sliced carrots, fudge brownie, milk

Wednesday: Taco with meat stuffing, lettuce, tomato and cheese, corn, pudding with topping, milk.

Thursday: Veal cutlet sub with

tomato sauce and cheese, green beans, fruit cup, milk.

Friday: Cheese pizza, carrot and celery sticks, chilled pears, milk.

A manager's daily special will be served daily.

Senior Center

Monday: Pork chop with gravy, potato, vegetable, bread and butter, dessert, beverage.

Tuesday: Chicken with gravy, potato, vegetable, bread and butter, dessert, beverage.

Wednesday: Cup of soup, pizza, tossed salad, dessert, beverage.

Thursday: Baked ham with raisin sauce, sweet potato, vegetable, bread and butter, dessert, beverage.

Friday: Cup of chowder, seafood salad sandwich, vegetable, dessert, beverage.

Advance menu: The Senior Center will serve beef stew on Monday, Sept. 23, and Salisbury steak Tuesday, Sept. 24.

For reservations, call 470-3830 before 2 p.m. on the business day before the lunch you plan to attend.

All menus - at the schools and the Senior Center - are subject to change.

Special-needs PAC sets meetings

The 766 Parent Advisory Council, a group of parents of children with special needs, meets on the third floor of the school administration building on the third Wednesday of each month at 7 p.m.

Parents of children who are physically challenged or who have learning differences or need speech therapy are invited to the monthly PAC meetings.

The meetings address issues concerning the 766 laws, learning differences, counseling, parental advocacy and support groups. PAC members have information about workshops and seminars available to help better understand special needs.

Here is the PAC's schedule of meetings and guest speakers:

Sept. 25: Mary French, Andover's special education director.

Oct. 16: Dr. Bethany Roditi, director of education for the Institute for Learning and Development.

Nov. 20: Dr. George Marinakas licensed psychologist.

Jan. 15: Dr. Albert Galaburda, pediatric neurologist at Beth Israel Hospital in Boston.

March 18: Dr. David Urion, director of pediatric neurologist learning disabilities department at Children's Hospital in Boston.

April 15: Plans are still in the works.

Scouts learn about Native American lore

Cadette and Senior Scouts from the Spar and Spindle Girl Scout Council got together last weekend at Camp Runnels in Pelham, N.H.

Cadettes (seventh-, eighth- and ninth-graders) and Seniors (10th-, 11th- and 12th-graders) participated in activities encompassing the themes Native Americans and water.

Scouts from Andover who took part included Katie Browne, Aimee Dollard, Katie Hadden, Kristen Kaczynski, Amy St. Jean, Alexis Olans, Lisa Jayne, Robin Detterman, Abby Clarke, Elizabeth Clinkenbeard and Elizabeth Kreiger.

They had the opportunity to attend workshops in Indian lore presented by Native Americans from the Spider Moon Teaching Lodge in Maine.

The Scouts also got to see authentic Indian dancers from the Boy Scouts Order of the Arrow in Lowell. The girls also took advantage of the good weather to swim, canoe and play beach games.

The weekend concluded with workshops in candy making, archery, doll making and pet care. And Scouts got a chance to be heard behind a radio disc jockey's microphone on Sunday morning.

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School wins some students, loses others to economy

Pike starts new year

When returning students attended their first classes of the year at the Pike School Wednesday, they were joined by 97 new schoolmates, many of them enrolled in an independent school for the first time.

Many of the new students this year came in response to public school cutbacks, according to Judy Camber, director of the school's admission office.

"As each town voted against an override of Proposition 2 1/2, we received calls from parents for applications," Mrs. Camber said.

She said parents turned to Pike for its art, music, sports and foreign language programs. She said they were also attracted by class size, which ranges from 10 to 19, and student-teacher ratio, which is one teacher to eight students.

Pike's academic program is also the reason that five families working for international com-

panies in the Merrimack Valley enrolled their children in the school, Mrs. Camber said. When these students return to schools in their respective countries, they have to be academically ready for the transition, she said.

"All this resulted in a talented group of applicants," Mrs. Camber said. To meet the demand, Pike has added two new class sections, one in kindergarten and one in first grade.

Yet Pike felt the economic pinch in a different way. "This Massachusetts economy is a double-edged sword," said David Frothingham, Pike's headmaster. "While the school has had more applications, we also have several Pike families who have been hurt by this economy, and they just cannot afford to re-enroll their children this year. That is really hard on all of us."

Even with this year's need-based financial aid at a record-

(Continued on page 18)

Catholic schools join for Mass

The faculty and administration of Catholic elementary schools in Andover, North Andover, Lawrence, Methuen and Haverhill celebrated the opening of school with a concelebrated Mass at Holy Trinity Church in Lawrence.

The Mass was coordinated by the Area IV principal's group and hosted by Sister Corinne Gurka, F.S.S.J., principal of Holy Trinity School.

The Rev. Jerry Gingras, OFM Conv., the new pastor of Holy Trinity, was the principal celebrant and homilist. Among the priests joining Father Gingras for the concelebrated Mass was the Rev. Arthur Johnson, OSA,

pastor of St. Augustine Church in Andover.

Father Gingras reminded the faculty to "use their resources in the ministry of educating the young. The most important resource is the love and understanding which you can offer each student."

The Holy Trinity Children's Choir and sixth-graders from the school joined in the ceremony.

Each teacher was presented with a pencil to commemorate their primary teaching tool. They were also told that each pencil has an eraser to remind them that "although mistakes may happen, the important thing is to correct them with love."

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Welcome to AHS



Photos by Fran McCormick

Andover High social studies teacher Bill Hart and business teacher Ken Pellerin are armed and ready with hamburgers and hot dogs for the school's 330 freshmen. The freshmen started their first year of high school last Thursday with an orientation and barbecue. Upperclassmen led the newcomers in ice-breaking games and a scavenger hunt.

Pike offers language classes

Pike School will offer after-school foreign language courses in introductory French, Spanish and possibly Latin to students entering the seventh grade who do not attend Pike.

Classes will meet Monday, Wednesday and Thursday from 4 to 5 p.m.

Enrollment will be limited to 12 students per class. Classes will begin Monday, Sept. 23, and conclude in the first week in June.

The cost of the program will be \$720, which includes all instructional materials. Parents should contact the school.

Good news, bad news at Pike

(Continued from page 17)

high figure for Pike, there are families who have been unable to meet the tuition, which ranges from \$3,800 to \$8,500.

While some grades are larger than last year, others are smaller. "Last year's eighth-graders were an exceptionally strong group, and they were accepted to the schools of their choice. This has resulted in more than the usual number of openings in

ninth grade this year," said Walter Morris, head of the upper school (grades six to nine).

Of last year's graduates, 75 percent went on to either Phillips Academy or Brooks School.

There are still spaces available in some grades, Mrs. Camber said, although Pike opened with an enrollment of 398 students from 33 towns in Massachusetts and New Hampshire.



The "upperclass posse" helps greet Andover High School's freshmen. Waiting with smiles and some good advice are, from left, Ellen Sullivan, Amy O'Sullivan, Jenn Batts, Laura Wilson and Holly Clark.

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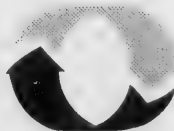
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Andover artists show off work

Artists from all over New England will bring their fine arts to Andover Art in the Park Saturday, Sept. 14. This annual exhibit and sale takes place in The Park, at the corner of Chestnut and Bartlet streets. The art works will include oil and watercolor paintings, photography, drawings and sculpture.

The event is free to the public. Lunch and snack food is available. Entertainment will be provided, and parking is free.

Andover artists taking part include photographers Kathy Chabot and Sue Ann Hodges. Bette Wasserboehr, Michele Champion, Elaine Meisinger, Doris Peterson, Susan Daly and Carol Boileau will exhibit watercolor paintings.

Kristina Trott and Joan McCarron will show drawings. Ruth Ruskin and May Robbins will have portraits and still lifes in pastels, and Paula Gronquist will exhibit oil paintings.

Beverly Darling will display her sculptures; and Cheryl Harriman, mannequins. Cory Staid, formerly of Andover, now living in Maine, will return with her watercolors.

Businesses join art show

With Art in The Park set for Saturday, Andover Center Association member stores are displaying participating artists' works this week in their stores.

The annual art exhibit and sale runs from 10 a.m. to 4 p.m. in Andover's Park.

The Center Association will provide a hayride on Main Street from 11 a.m. to 2 p.m., beginning at the old post office on Main Street, down Punchard Avenue, on Bartlet Street to Park Street and back up Main to the post office. A ride will cost 50 cents. Strolling banjo players on Main Street will add to the festivities.

The idea is to get more people downtown.

"With more than 120 artists participating in Art in The Park, the fun activities provided by the Andover Center Association and plenty of shopping, the day can easily be spent in downtown Andover," said Jacquelyn Connor, the Center Association's secretary.



"Young Women in Native Dress," a photograph taken in 1900 by Edward Curtis, is part of the exhibit on Hopi Indian culture at the Peabody Museum of Archaeology on the Phillips Academy campus.

Faces of the Hopi Indian

Images of the Hopi Indian culture that span more than 100 years will be shown at the R.S. Peabody Museum of Archaeology in Andover. The exhibition will run through Sept. 20.

"Tutavoh: Learning the Hopi Way" juxtaposes contemporary color photographs by Susanne Page with archival prints made from late 19th- and early 20th-century negatives and contemporary Hopi artifacts.

This touring exhibit was organized by the Museum of the American Indian-Heye Foundation in New York and is toured

under the auspices of Exhibits USA.

Curators for the exhibit are Natasha Bonilla of the Native American Studies Center at the University of New Mexico and Cecile R. Ganteaume and Sharon E. Dean of the Museum of the American Indian.

The Peabody Museum is located on the campus of Phillips Academy at the corner of Main and Phillips streets. It is open from 10 a.m. to 5 p.m. Tuesdays through Fridays and 10 a.m. to 1 p.m. Saturdays. There is no charge for admission.



Bette Wasserboehr made this image of Art in The Park two years ago. The Andover watercolorist will show her latest paintings Saturday at the Andovers Artists Guild's annual exhibit and sale. Ms. Wasserboehr's awards include the popular vote at the guild's spring show.

Museum rescues quilts from flood, plans move

The New England Quilt Museum, still recovering from a flood that threatened its collection this summer, is looking for a new home.

In a four-hour meeting, the directors of the young Lowell museum voted unanimously in favor of relocation "as soon as a good plan can be developed." All events that had been announced for September have been postponed.

The New England Quilt Museum sustained a major setback on Aug. 11 — one of the nicest days of the summer — when the four-year-old museum underwent six hours of waste-water flooding. The problem originated inside the Market Mills building in which the museum leases space and involved its gallery, bookstore, reception area and hallways.

The library and offices were spared, and the quilts then on display were saved by the National Park Rangers based at the nearby Visitor Center.

A half hour before opening that Sunday, park rangers realized the museum had more than a leaky pipe. While they started plucking down the 22 quilts on exhibit, a staff member shouted the emergency preparedness list and muse-

um volunteers, who had expected a quiet day of work in the bookstore and gallery, caught quilts in plastic bags. The bagged quilts were taken to a station set up by the rangers in the National Park Services office. These volunteers, all quilters, stayed with the quilts, unfolding them on clean, dry bedsheets and making condition notes.

(Continued on page 20)

Museum recovering from flood

(Continued from page 19)

When museum director Sue Thurman arrived, staffers ran toward her from the courtyard, calling out: "Your last quilt just came out. All the quilts are safe."

"The very next minute, I pushed open the front doors of the museum and was doused by a waterfall which was pouring over the first wooden beam," Ms. Thurman said.

In the short time it took her to walk through the museum, the full deluge began. All the beams were streaming, and the floor was being covered by brown water.

"Neighbors were running in and out with trash barrels, for catching the worst spouts. They were slipping and falling in the foul water," she said.

Finally the downpour changed to drips, and the pumping and cleaning began.

The exhibition could have been a total loss, had the timing been different, had friends and strangers been less helpful, had the rangers been unavailable. Textiles are especially vulnerable to water stains, Ms. Thurman explained, and "these very distinguished quilts, had they still been on display, would have been in harm's way."

"Most likely they would have blotted up the water from their bottom edges and caught a multitude of spatters."

It was a cloudy day for the museum, but Ms. Thurman is focusing on the silver lining. "We still have our quilts, and they are safely in the hands of a fine conservator who will be letting us know the condition of each. This will take time," she said.

These older quilts have been through generations of use and storage. At least two - one from Rhode Island and one thought to be from Massachusetts - are more than 150 years old, dating back to 1835.

Because they were too fragile to be hung, the museum had displayed these two quilts on slanted platforms. These wooden structures became totally soaked shortly after the quilts were lifted away. Fans and dehumidifiers are being used to dry out the platforms, other furnishings and the museum interior.

Although some of the antique quilts in the summer show boasted fancy imported fabrics, all 22 were made in this country. Most, but not all, were created in New England, and at least one was made in Lowell, where the textile industry marked the beginning of the Industrial Revolution.

The historic quilts saved during the flood are part of every American's heritage, Ms. Thurman said. "Treasures owned by a non-profit organization like ours are literally held in trust for the public," she said.

The New England Quilt Museum also represents contemporary quilting. Included in the show were two modern hangings, which were both rescued.

Most of the Binney collection, which was supposed to go on exhibit last Friday, was not at the museum the day of the flood. Twenty-eight of the 35 Binney quilts were away, being prepared for their premier showing. The remaining seven were among the valuables moved out by staff and others, Ms. Thurman said.

"We hope to have more information in the near future regarding the dates and location of the Binney show," Ms. Thurman said.

While they're looking for a new home, the museum's board members are appealing for help. Because the museum is closed to the public right now, it is unable to collect any visitor-related revenues.

Checks should be made to New England Quilt Museum, with the notation "flood emergency," 256 Market St., Lowell 01852.

Topiary expert leads workshop

Deborah Reich, co-author of *The Complete Book of Topiary*, will give a one-day intensive topiary workshop in Andover Saturday, Sept. 14, from 9:30 a.m. to 4:30 p.m.

The lecture and workshop will be held at the Unitarian Universalist Church (the former November Club) at 6 Locke St.

Ms. Reich's modern techniques of topiary, the ancient art of training living plants and shrubs into fanciful shapes, bring the skill into the hands of anyone who loves plant material.

Her workshop includes a slide show, a lecture on the history of topiary and hands-on training.

Ms. Reich will show participants how to make two types of topiary: a moss-stuffed animal over a wire frame and a "standard," or stylized, tree-shaped sculpture.

Although only 30, Ms. Reich leads the revival of interest in topiary in the United States. Former horticulturist at the World Trade Center, she now owns a topiary and landscape design firm in Brooklyn, N.Y.



Deborah Reich will give a hands-on demonstration of the art of topiary - training plants into fanciful shapes - all day Saturday.

Her recent projects include an award-winning townhouse garden for the New York Flower Show, a forest complete with topiary monkeys in the Waldorf Hotel and a permanent display at the San Diego Zoo.

For more information on the workshop, call Betsy Williams/The Proper Season at 470-0911.

DCS leads cyclists to Plum Island

The Department of Community Services' bike group will take its annual 55-mile bike ride Saturday, Sept. 14.

The group will meet in the town office parking lot on Bartlet Street at 9 a.m. The ride will go to Plum Island and Newburyport and return between 4 and 4:30 p.m. The rain date is Sept. 21.

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Brooks Williams opens coffeehouse season

Crossroads Coffeehouse in North Andover opens its fall season Saturday, Sept. 14, with the nimble guitar work and engaging tenor of Brooks Williams.

Opening the evening will be local singer/songwriter Ellen Cross.

The concert begins at 8 p.m., but the doors open at 7:15 for home-baked refreshments. It will be held at North Parish Unitarian Church, at the corner of Massachusetts Avenue and Great Pond Road in North Andover.

Fast becoming an established face on the acoustic music circuit, Mr. Williams blends folk, gospel, blues and jazz with exotic guitar tunings and an occasional slide guitar to add spice to the mix.

His lyrics tell the tales of a childhood in little Southern towns or offer a glimpse at the life-affirming ways of love.

Since his first appearance at Crossroads and the release of his first recording, *North from Statesboro* in 1990, Mr. Williams has performed in coffeehouses,



Brooks Williams

churches, festivals and colleges from Maine to California.

He has since released *How the Night Time Sings*.

Crossroads Coffeehouse is operated by volunteers from North Parish Church. Home-baked treats and gourmet coffees and teas are available before the concert and during intermission.

Admission is \$6 at the door.

Square dance lessons taught

The Turkey Town Trotters Square Dance Club will start its 29th year of square dancing with classes for beginners at the North Andover Community Center Hall on Johnson Street.

All new and former dancers are invited. The first night is free to everyone, with a choice of Sept. 18 and 25.

Stan Kandrut of North Andover, long-time caller and teacher of square dancing, will be the instructor.

Dance slated

A square and contra dance will be called by Licia Gambino at Old Town Hall Friday, Sept. 20, from 8 to 11 p.m.

The club sponsors a monthly Saturday night dance at the Franklin School with local and out-of-

town callers. Bud and Bette Henderson of Andover are serving as presidents for the 1991-'92 season.

The Best Of Thymes

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Delicious sandwich combinations on freshly baked breads and rolls. Such as smoked turkey with romaine and cranberry relish or roast beef with roasted peppers with boursin. Each week we also feature an additional sandwich special.

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In the Alley Next to Bay State Eye

- Look for the Green Awning -

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Residents play Russian music

Bradford College will host "An Evening of Russian Music" Saturday, Sept. 14, at 8 p.m. in Conover Hall on the college's Haverhill campus.

The recital of classical music will star soprano Joanne Messier, flutist Leonard Mironovich and pianist Jean Mironovich. The program will feature the works of Vasilenko, Romanse, Tchaikovsky, Rimsky-Korsakov and Prokofiev.

Ms. Messier received her bachelor of music in applied voice from the Boston Conservatory of Music. She has performed for five seasons with the Choral Ensemble of the Opera Company of Boston, traveled with the Opera New England on its tour of *La Boheme* and held leading roles in *Cavalleria Rusticana* and *Carmen* with the Artists Internationale of Providence, R.I.

She currently teaches voice privately at the Music Emporium in Cambridge and at her home in Andover.

Mr. Mironovich received a master of arts degree in flute instruction and performance from Moscow State Conservatory in the U.S.S.R. He has played with the Moscow Chamber Orchestra and was the principal flutist for the Moscow State Symphony Orchestra for 18 years. He won the national woodwind competition in 1963.

In 1988 his student, Olga Ivushaikova, won the international flute competition in Holland.

Mr. Mironovich is currently involved with the New Bedford Symphony Orchestra and the Longy School of Music in Cambridge.

He emigrated to Andover in 1990 with his wife, Jean, who received her master of arts degree in piano instruction and performance from the Moscow National Musical Institute.

Later she performed and taught at Moscow State Conservatory, where she participated in several national competitions. She also performed at the Moscow National Musical Institute, where she made several recordings for television and radio.

Admission is \$5, \$4 for students, senior citizens and children. For reservations or information, call 372-7161, Ext. 229.

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The
Fall

Dining Guide

**ANDOVER
TOWNSMAN**



ADVERTISERS:

The deadline for this special section is September 25th.
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First love, with popcorn

By Alison Wolfe

A *Room with a View* came out the summer I turned 16. I saw it the evening of my birthday at the Odeon, an out-of-the-way theater, with my best beau. We didn't know much about it as it had missed the mainstream theaters and, therefore, was not afforded a lot of press, but I liked the name so we went.

Set in the Edwardian era, the film opens to the Pensione Bertolini in Florence, Italy, where two of its guests, young Lucy Honeychurch (played by Helena Bonham-Carter) and her chaplaine, Miss Charlotte Bartlett (Maggie Smith), are discovering that they have not been given the promised rooms with a view.

In great vexation they go to dinner and spend the meal fighting over who shall have the next available view, each insisting the other must until Mr. Emerson (Denholm Elliot), an outgoing and unconventional retired journalist, interrupts them with the announcement that he and his son, George (Julian Sands), both have views and would be willing to trade.

Shocked by his impropriety, Charlotte ushers Lucy out of the dining room and begins to make plans to leave. Lucy spies their country vicar, Mr. Beebe (Simon Callow), smoking and reading the paper. She explains the situation, and he offers to act as intermediary. Everyone is moved by nightfall.

The next day Charlotte teams with a romance novelist to explore Florence, leaving Lucy to entertain herself. After playing the piano for a bit she decides to go out on her own - something most improper. She witnesses a murder, faints and ends up in the literal and figurative arms of George Emerson, a moody, questioning young man who declares that something splendid has happened and they will never be the same. She disagrees but thanks him very much.

Several days later she is again in his arms, sharing a passionate embrace, which Charlotte unfortunately interrupts. In a dither of epic proportions they head back to England where Lucy promptly gets engaged to a priggish, preening aristocrat, Cecil Vyse (Daniel Day Lewis).

Fortunately, a series of strange coincidences or, as George claims, fate, leads the Emersons to rent a cottage in Lucy's village, hampering her plans for a passionless and proper existence.

A *Room with a View* is a gift, wrapped and tied with a bow. It combines talented actors with an excellent screenplay, two beautiful locations and gorgeous music. Rather than mocking English society, it allows it to mock itself through perfect representation.

There are no caricatures, but the film is resplendent with characters. Even the most trying are allowed their humanity so you leave the film caring intensely for each one.

This is not a chatty British film. It is visually satisfying beyond the beautiful settings of Florence and the Italian and English countryside.

The power of the screenplay, written by Ruth Prawer Jhabvala, is in its economy of words. Lucy and George, the hero and heroine, have fewer lines than many of the smaller roles, forcing them to rely on gestures and simple facial expressions to convey meaning that would normally require pages of script.

At times a Lucy sulk carries an entire scene. And it is delightful.

To the modern viewer, the conventions Lucy battles are ridiculous, but the point is not lost. As long as there are people, there will be prejudice. *A Room with a View* tells the story of a young woman who finds the courage to look inside herself and beyond the expectations of others to find truth, beauty and love. It is classic.

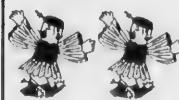
Even if you can't see it in a quaint little theater wearing a new blue dress holding the hand of your first true love, do see it - and enjoy.

Alison Wolfe ends her tenure as a summer movie reviewer for the Townsman with a look back at her all-time favorite movie, *A Room with a View*. Ms. Wolfe is returning to Michigan after spending the summer as the guest of John and Kim McElfresh of 5 Nob Hill Circle. She

says her goals for this time included growing her nails, toning

her thighs, maturing emotionally and spiritually and writing.

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Chorale seeks singers

The Greater Merrimack Valley Chorale rehearses Wednesdays from 7:30 to 9:30 p.m. at Doherty Middle School, 36 Bartlet St. All parts are welcome. For more information, call Jill Barker at 688-2816.

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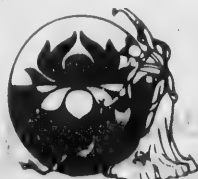
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5th place	\$50

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ENTERTAINMENT CALENDAR

THURSDAY, SEPT. 12

Exhibit on historical fashions, "Dressing for the Occasion: Fashion for Life's Celebrations," Andover Historical Society, 97 Main St., through Oct. 18; exhibit of recent acquisitions through Nov. 21 in Cheever Room; \$2, \$1 for senior citizens and children 18 and under, 475-2236.

Hopi Indian exhibit, "Tutavoh: Learning the Hopi Way," featuring contemporary photographs, archival prints and Hopi artifacts, R.S. Peabody Museum of Archaeology, Phillips Academy, corner of Main and Phillips street, Tuesday-Friday, 10 a.m.-5 p.m., and Saturday, 10 a.m.-1 p.m., free, 749-4490.

Paper collage exhibit by Susan Johnson of North Andover, Memorial Hall Library, Elm Square, through September, free, 475-6960.

Photo exhibit, "Eye Contact," by world traveler Nancy Horton, McQuade Library Gallery, Merrimack College, North Andover, Monday-Thursday 7:30 a.m.-11 p.m., Friday 7:30 a.m.-6 p.m., Saturday 9 a.m.-4:30 p.m. and Sunday 11 a.m.-11 p.m. through Oct. 10, free, 837-5197.

African art exhibit, "Perspectives: Five African Visions," Brush Art Gallery, 256 Market St., Lowell, Tuesday-Saturday, 11 a.m.-5 p.m., and Sunday, noon-5 p.m., through Sept. 15, free, 459-7819.

Historic house tour of Parson Barnard House, built in 1715, meet at North Andover Historical Society, 153 Academy Road, North Andover, 2-4 p.m., \$2, also Tuesdays, 686-4035.

Auditions for *The Little Foxes* by Lillian Hellman, for Andover High School students, Collins Center, 2:30 p.m., also Friday; Bob Lague, 470-1700.

FRIDAY, SEPT. 13

Singer/songwriter Tom Chapin in children's concert, Northern Essex Community College quadrangle, outside gymnasium, Elliott Way, Haverhill, 7 p.m.; free for children 14 years and younger, \$3 for adults, benefits Jimmy Fund; Steve Michaud, 374-3731.

Auditions for *The Little Foxes*, see Thursday's listing.

SATURDAY, SEPT. 14

Bike ride from Andover to Newburyport, meet in town office parking lot, Bartlet Street, at 9 a.m.; ride will return between 4 and 4:30 p.m. (rain date Sept. 21); bring lunch money; sponsored by Depart-

ment of Community Services, 470-3800, Ext. 286.

Topiary workshop by Deborah Reich, co-author of *The Complete Book of Topiary*, Unitarian Universalist Church, 6 Locke St., 9:30 a.m.-4:30 p.m., \$150; sponsored by Betsy Williams/The Proper Season, 470-0911.

Art in The Park, featuring paintings, drawings, graphics, sculpture and photography for exhibit and sale, plus hayrides and strolling musicians, The Park, Chestnut and Bartlet streets, 10 a.m.-4 p.m. (rain date Sunday), free admission; sponsored by Andovers Artists Guild and Department of Community Services, 470-3800.

"An Evening of Russian Music," concert by soprano Joanne Messier, flutist Leonard Mironovich and pianist Jean Mironovich, Conover Hall, Bradford College, Route 125, Bradford, 8 p.m., \$5, \$4 for students, senior citizens and children, 372-7161, Ext. 229.

Folksinger Brooks Williams with opening act Ellen Cross, Crossroads Coffeehouse, North Parish Unitarian Church, corner of Massachusetts Avenue and Great Pond Road, North Andover, 8 p.m., \$6, at door, 474-8925.

SUNDAY, SEPT. 15

Hawk watch on Mount Wachusett, meet in Olde Andover Village parking lot at 8:30 a.m. for car pools; sponsored by Merrimack Valley Bird Club, 475-8861.

Exhibit of Chinese articles brought back by turn-of-the-century collectors, "From China 1900-1906," Stevens-Coolidge Place, 137 Andover St., North Andover, Sundays 1-5 p.m., Wednesdays 2-4 p.m. and by appointment through Oct. 27, \$3, 682-3580.

Folksingers Daily Nell and Andy Woolf in concert, Northern Essex Community College library gallery, Elliott Way, Haverhill (off Exit 52 on Route 495), 2 p.m., free, 374-3863.

Rory and the Rainbow Rocket Band in children's concert, Center for the Arts, Durgin Hall, University of Massachusetts at Lowell, corner of Wilder and Pawtucket streets, 2 and 4 p.m., \$5; first in ULowell's Children's Discovery Series, 934-4444.

Writer David Daniel, author of thriller *The Tuesday Man*, gives reading, Whistler House Museum of Art, Parker Gallery, 243 Worthen St., Lowell, 2 p.m., free; first in museum's Poets and

Writers Corner Series, 452-7641.

MONDAY, SEPT. 16

Open rehearsal for Lawrence Choral Arts Society, Trinitarian Congregational Church, 72 Elm St., North Andover, 7 p.m., 683-8549.

WEDNESDAY, SEPT. 18

Open rehearsal for Greater Merrimack Valley Chorale, Doherty Middle School, Bartlet St., 7:30-9:30 p.m., all parts welcome; Jill Barker, 688-2816.

Art in the Park

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To list items in the Townsman's entertainment calendar, send two copies of your event, typed and double spaced, to P.O. Box 1986.

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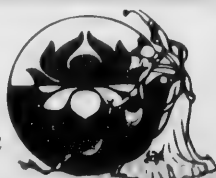
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CABLE TV

Channel 11

The station's usual Wednesday night lineup will be aired Thursday instead due to the cablecast of the selectmen's meeting.

THURSDAY, SEPT. 12

6 p.m. *Believers in Abundant Life*.
7 p.m. *Creating a Healthy Environment*. Salem Harbor 2000.
7:30 p.m. *Between Takes*. "City Threads: The Boston Fashion Scene."
8 p.m. *Ready, Willing, Enable*. Disabilities act and computers that enable.
8:30 p.m. *Schauplatz Deutschland*. Rostock.
9:30 p.m. *Sen. Kerry's Cable Town Meeting*. MIAs and POWs.

FRIDAY, SEPT. 13

4 p.m. *Creating a Healthy Environment*.
4:30 p.m. *Between Takes*.

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5 p.m. *Ready, Willing, Enable*.
5:30 p.m. *Schauplatz Deutschland*.
6:30 p.m. *Sen. Kerry's Cable Town Meeting*.
Here's next week's schedule.

WEDNESDAY, SEPT. 18

6 p.m. *Believers in Abundant Life*.
7 p.m. *Creating a Healthy Environment*. Muscular dystrophy and alcohol abuse.
7:30 p.m. *Between Takes*. "At Their Own Pace: Child Development Advice."
8 p.m. *Baking with Thomas of Rockport*.
8:30 p.m. *Grecian Melodies*.
9:30 p.m. *Health and Home Report*.

THURSDAY, SEPT. 19

10 a.m. *Believers in Abundant Life*.
11 a.m. *Creating a Healthy Environment*.
11:30 a.m. *Baking with Thomas of Rockport*.

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Channel 12

Here's the schedule for Thursday, Sept. 12.

5 p.m. *Kaleidoscope Circus*. Join youngsters who ran away and joined a circus through a summer Kaleidoscope workshop. Taped by Chad Murphy.

5:45 p.m. *Kids' Video Workout*. Move over, Jane Fonda and Richard Simmons, and make

room for the kaleidoscope kids. Taped by Maureen Lindsey.

6 p.m. *Before You Know It*. In this role-play documentary, follow some important decisions about college. Produced by Jake Edmund and the guidance staff.

6:20 p.m. *A Community Services Summer*. Tentative. Senia Maymin documented various events sponsored by the Department of Community Services.



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Dining



Guide

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SOCIAL

Karen Cufari weds David Milne

Karen M. Cufari and David D. Milne were married April 27 at St. Joseph's Church in Andover. The Rev. Gerard Shaw performed the ceremony.

The bride is the daughter of James Cufari of Pittsford, N.Y., and the late Betty Cufari; the groom is the son of Mr. and Mrs. Alexander Y. Milne of 190 Summer St.

Given in marriage by her father, the bride was attended by her sister Jennifer Leger as matron of honor. Her bridesmaids were her sisters Patricia Nothhard and Elizabeth Cufari; Ann Milne; and Judith Herman.

Alexander Milne was his son's best man. Serving as ushers were Joseph Cufari, brother of the bride, and Alex, Robert and Gary Milne, brothers of the groom.

After a reception at Rolling Green Host Hotel, the couple took a wedding trip to Barbados.

The bride, a graduate of Syracuse University, received a bachelor of fine arts in advertising design. She is a marketing designer at Beacon Communications in Acton.

The groom, who received a bachelor's degree in business from Northeastern Uni-



Karen and David Milne

versity, is employed in medical billing sales. The couple lives in Framingham.

Jewish singles' group holds brunch

North of Boston Jewish Singles will hold a brunch Sunday, Sept. 22, at 11 a.m. at Jimmy's Restaurant II, 106 Lowell Blvd. (Route 110), Methuen.

Call Sylvia Neistadt at 372-2580 for reservations. The deadline for reservations is Sept. 16.

The cost is \$11, \$9 for members.

Sponsored by Temple Emanuel, the group is open to singles over 40.

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Couple marries at Christ Church

Alison Tobey Forrest, daughter of Jonathan Lee and Karen Forrest of 52 Porter Road, and Hanson Lloyd Williams, son of Lloyd E. and Anne Williams of Kenilworth, Ill., were married Aug. 17 at Christ Church.

The Rev. Donald R. Woodard, assistant minister of Christ Church, performed the ceremony.

The bride was given in marriage by her parents and attended by Sandra Forrest of Andover as maid of honor.

Her bridesmaids were Sarah Forrest of Andover, Kristin Folkemer of Suffern, N.Y., Corey Steinberg of Short Hills, N.J., Sarah Allen of Wilson's Corner, Pa., and Caroline

Williams of Kenilworth.

Clayton Williams of Kenilworth was the best man. Serving as ushers were John Duffy of Kenilworth, Todd Forrest of Andover, Mike Brady of Brielle, N.J., Karan Chopra of Verona, Wis., and Todd Fowler of Kenilworth.

The reception was held at the North Andover Country Club.

Both the bride and groom are graduates of Colgate University. The bride is planning a career in advertising, while the groom is beginning studies at the University of Denver Law School this fall.

The couple lives in Denver, Colo.

More weddings, engagements on next page.

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Lisa Pomeroy marries Saleem Malik

Lisa Toby Pomeroy, daughter of Mr. and Mrs. Robert C. Pomeroy of 101 Holt Road, and Saleem Noor Malik, son of Dr. and Mrs. M. Aslam Malik of Fort Worth, Texas, were married July 6.

The couple was married at Cochran Chapel at Phillips Academy by the Rev. Dr. Calvin Mutti, pastor of South Church.

Given in marriage by her parents, the bride was attended by her sister, Heather Pomeroy of Andover, and by Amy Ashworth of Boulder, Colo., as maids of honor. Serving as bridesmaids were Christine Beed of Bethesda, Md., Melissa Bailey of San Francisco, Calif., Christina Ferrari of New York, N.Y., Soraya Malik of Fort Worth and Julie Pomeroy of Dewitt, N.Y.

Martha Dietz of Andover was a flower girl.

Kaiser Malik of Fort Worth was the groom's best man. The ushers were Jay Dill of Fort Worth, Rob



Lisa and Saleem Malik

Doby of Dallas, Texas, Cord Dover of Atlanta, Ga., Tom Kepper of McLean, Va., Dave Middleton of Tallahassee, Fla., Will Montague of Lexington, Ky., Cort Pomeroy of Andover, Scott Prince of Fort Worth and Jeff Wolf of Bedford, Texas.

The sprays of ivy and white bows

that decorated the chapel pews, as well as the arrangements of pink and white garden flowers in the chancel, were provided by the Potting Shed of Andover. Music was performed by the David Lindsey Quintet.

The bride wore an antique candlelight gown of georgette (silk organza) and satin ribbon. She carried a bouquet of garden roses, astilbe, delphinium, lady's mantle and bee balm.

After a reception at the Andover Inn Courtyard, the couple took a wedding trip to Jamaica.

The bride is a 1984 graduate of Phillips Academy. Both she and her husband earned bachelor of arts degrees from Vanderbilt University in 1988.

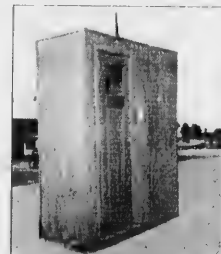
The bride is now a journalist at Mesa Publishing in El Paso, Texas, while the groom is a fourth-year medical student at Texas Technical Medical School.

They live in El Paso.

If you're getting married

Engagement and wedding announcement forms are available at the *Andover Townsman* office, 89 N. Main St. But couples may type and double space the information they wish to include and mail it to the social editor at P.O. Box 1986, Andover 01810. Be sure to list a phone number.

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Custom-built using quality materials. Will fit through any 32x6'6" doorway. Can take anywhere, plug it in and use. For demonstration of working model. Other sizes available.

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Former resident engaged to marry

Mr. and Mrs. Chester T. Jenkins of Marion, formerly of Andover, announce the engagement of their daughter, Donna, to John J. Malley, son of Mr. and Mrs. Edward P. Malley of Melrose.

Ms. Jenkins, a 1983 graduate of Andover High School, received a bachelor of business administration degree in marketing from the University of Massachusetts in 1987. She is a technical skills trainer for State Street Bank and Trust Co. in North Quincy.

Her fiancé, a 1983 graduate of Melrose High School, also graduated from the University of Massachusetts in 1987 with a bachelor of business administration degree in management. Mr. Malley is a compliance officer for the Massachusetts Department of Labor and Industries.

An October wedding is planned.



John Malley and Donna Jenkins

Masonic lodge hosts breakfast

A family breakfast will be held at St. Matthew's Lodge, 7 High St., Sunday, Sept. 15, from 8 to 11 a.m. The breakfast is open to the public. Tickets are available at the door.

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Donation/Consignment Drop Off:

September 18 4-8 pm
September 19 2-4 pm

Place: The Pike School Gym
Sunset Rock Road, Andover

For more information call:

475-1197 (mornings only)

Putnam

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Saturday, September 14th
9:30 a.m. - 9:30 p.m.

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With any purchase of \$5 or more
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A representative of Dept. 56 will be here from
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to talk about their collectible
village houses and Snowbabies.

PUT YOUR NAME IN TO WIN
The 1990 Limited Edition Snowbaby
"Who Are You?"

OR

A \$50 Gift Certificate toward
the purchase of any
Dept. 56 house or Snowbaby.

RELIGION



George Korellis came all the way from Indiana with an old family recipe to the Greek Festival at Sts. Constantine and Helen Church last weekend. He is working on a flaming cheese saganki. Fair-goers turned out in the hundreds for the annual event, but none had an excuse to go hungry. Parishioners baked - literally - thousands of spinach and cheese pies, besides lamb, eggplant and other delicacies to serve at the three-day festival.

Photo by Matthew Sapienza

French 1 Course for Middle Schoolers

Small groups (6 student max.) with emphasis on conversational skills. Learning aides include computer programs, VCR, tape recorder, and electronic games. Taught by Massachusetts certified French teacher with Master's degree in Education. Bi-weekly classes beginning September 16



Class times: Mon.-Thurs., 3:00-4:00 p.m.
or 4:30-5:30 p.m.

Cost: \$12.00 per week
Place: 6 Woodberry Lane
North Andover

To register call:
Patricia Rennie at **682-6847**
or leave message at **794-8695**

Temple celebrates Yom Kippur

Temple Emanuel will continue a newly found tradition and sponsor a community-wide food drive for the homeless on the holiest of days, Yom Kippur.

Beginning on Kol Nidre, Tuesday, Sept. 17, and continuing into the day of atonement, members of the congregation are preparing to bring non-perishable food to the temple for Bread and Roses, a food pantry and soup kitchen in Lawrence.

"On Yom Kippur, Jews make a choice to fast on this holy day while there are too many in our midst who fast every day, not because they choose to, but because they have no food to eat," said Rabbi Robert S. Goldstein.

Containers set up for the holidays will remain in place throughout the year.

Services open to families with kids

Temple Emanuel will open its doors to all families of children in the community regardless of their affiliation to the temple for special children's services.

The second of these 35-minute services specially directed to children of all ages will be held Wednesday, Sept. 18, at 3 p.m. to celebrate Yom Kippur.

Rabbi Robert S. Goldstein and Cantor Donn Rosensweig will conduct the youthful celebration of the High Holidays.

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Mermaids & Turtles,
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HAVE YOU DISCOVERED
**Red's
Shoe Barn**

Broadway 742-1893 Dover
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YOU ARE INVITED



to the
**Annual
BIRTHDAY
PARTY
at the
LEARNING
EXPRESS**

DATE: Friday, September 20th

PLACE: ANDOVER

28 Chestnut Street
508-474-0555

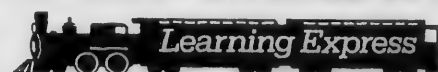
**OPEN FRI., 9/20
TIL 8 p.m.**

MAIN EVENTS: Drawing for Gift

Certificates of

\$100⁰⁰, \$50⁰⁰ & \$25⁰⁰

20% OFF STOREWIDE



P. S. If you're an early Holiday shopper, you won't get another chance like this before Christmas!

Tifereth Israel has region's only woman leader Synagogue's new rabbi sets sights on Andover

By Helen Ubinas

The High Holidays mark the start of Rabbi Barbara Penzner's tenure at Tifereth Israel Congregation in Lawrence, but she already has a vision for her Jewish congregants.

This kind of ambition is easily understandable when you discover she is the only female rabbi in the Merrimack Valley.

Rabbi Penzner says she wants to create a sense of community for her congregation.

"I want people to feel a sense of connection to one another through the transitions in their lives," she said.

Tifereth Israel will experience one such transition very soon. The synagogue is on the market and the congregation is planning a move to Andover.

There is no specific date or location, but Rabbi Penzner said the decision is for the improvement of the congregation.

"The young Jewish families are in Andover," she said. "I also think that in the Merrimack Valley people are more prone not to want to travel."

While there are still some older Jewish families living in Lawrence, Rabbi Penzner said most of the Jewish community in the area is in Andover.

"We need to attract the younger families in Andover," she said. "We have to recognize that in order for a congregation to survive, there must be new members and we must go where they are."

Plans are being made for the older congregants in Lawrence to be transported to Andover for worship. Rabbi Penzner said the congregation is behind the decision to move.

Rabbi Penzner experienced the type of communal surrounding she's looking to create while growing up in Kansas City.

She was very active in her Jewish community and taught Hebrew and Jewish traditions at Hebrew School at Bryn Mawr College in Philadelphia.



Rabbi Barbara Penzner said she got a warm welcome from her congregation.

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♦ Sept. 15-22 ♦
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NEXT to Bob Loo's

Fellowship marks Yom Kippur

Havurat Shalom will conduct Yom Kippur services Wednesday, Sept. 18, at 10 a.m. at Trinitarian Congregational Church in North Andover.

Yom Kippur, the holiest day of the year, is the time when Jews stop their usual daily activities and reflect upon their lives, said membership chairwoman Evy McDade. It is a time of sadness and joy as Jews everywhere recall past troubles and contemplate future joys, she said.

Havurat Shalom welcomes non-members to observe the way a Reconstructionist fellowship observes the High Holy Days. Services are written and conducted by members in a manner relevant to contemporary lives.

A donation of \$10 per family is requested. The traditional Yom Kippur eve dinner, or break-fast, will be held potluck style at sundown at the church.

Havurat Shalom offers a variety of activities, including a religious school, social get-togethers, discussion groups and holiday celebrations.

Religious school begins new year

Havurat Shalom will start its religious school year Monday, Sept. 16, in Andover. Twenty-seven children in kindergarten through sixth grade are already signed up for classes.

Havurat Shalom is a Reconstructionist Jewish fellowship that offers once-a-week classes, held after the regular school day.

Classes begin in kindergarten, when the children learn about Jewish holidays and festivals along with arts, crafts and songs. The youngsters also begin learning Hebrew at this age and continue until they are ready for a bar or bat mitzvah.

Older students learn religious prayers, study history and current affairs and help organize festival celebrations.

For more information, call Ileen Conn at 475-5777 or Georgia Cordill-London at 470-3247.

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HEAT PUMPS NOW ON SALE

West Parish starts school

West Parish Church began its church school year last Sunday in the sanctuary, where families, teachers, children and the congregation met for their recovenanting service.

Classes begin Sunday, Sept. 15, at 10:30 a.m. Children will come to the sanctuary to join the congregation for the beginning of the worship service and will be dismissed later to report to their classes in Fellowship Hall.

WORSHIP SERVICES

Apostolic
St. Gregory
Armenian Apostolic Church
158 Main St.
North Andover
Rev. Jacl' Baghsarian,
Pastor
SUNDAY: 9:45 a.m. Morning
prayer; 10:15 a.m. Badarak.
Holy Mass.

Baptist
Andover Baptist Church
7 Central St., Andover
Rev. Thomas Goldthwaite,
Pastor
SUNDAY: 9 a.m. Prayer
for renewal; 9:30 a.m. Sun-
day school for all ages; 10:45
a.m. Worship service, nurs-
ery care provided.
WEDNESDAY: 7 p.m.
Bible study and prayer.

Arabic Baptist Church
3 Green St., Lawrence
689-0444
Rev. George Wakim, Pastor
SUNDAY: 4 p.m. Worship.

Calvary Baptist Church
Rev. Gregory E. Thomas
13 Ashland St.
Haverhill
Serving the black commu-
nity in the Merrimack Val-
ley for 120 years.

SUNDAY: 9 a.m. Fellow-
ship, refreshments; 9:30 a.m.
Sunday school for all ages;
10:50 a.m. Morning worship.
WEDNESDAY: 7 p.m.
Prayer meeting; 8:15 p.m.
Pastoral Choir rehearsal
(first and third Wednes-
days).

THURSDAY: 6 p.m. Girl
Scout troop meeting; 8 p.m.
Sanctuary Choir rehearsal.
SATURDAY: Noon.
Youth/Children's Choir re-
hearsal, Women's Fellow-
ship/Bible study (second
and fourth Saturdays).
Men's Fellowship/Bible
study; 2 p.m. Adult Bible
study (first and third Satur-
days).

Good Shepherd
Baptist Church
3 Green St., Lawrence
689-0444
Rev. Rafael Hernandez,
Pastor
Rev. Jose Reyes,
associate pastor
FRIDAY: 7 p.m. Bible
study.
SUNDAY: 12:45 p.m. Sun-
day school; 2 p.m. Worship.

Judson Memorial
Baptist Church, S.B.C.
3 Green St., Lawrence
689-0444
Rev. Paul Temple, Pastor
SUNDAY: 9:45 a.m.; 11
a.m. Bible study for all ages,
11 a.m. Worship; 6:30 p.m.
Worship.
WEDNESDAY: 7 p.m.
Prayer service.

Bible chapels
Andover Bible Chapel
266 Lowell St., Andover

SUNDAY: 9 a.m. Wor-
ship/Lord's Supper; 10:15
a.m. Fellowship/refresh-
ments; 10:30 a.m. Sunday
school all ages, adult educa-
tion; 11:30 a.m. Family Bible
hour. (Preaching service)
Nursery provided all ser-
vices.

WEDNESDAY: 7:45 p.m.
Prayer meeting/Bible study.
FRIDAY: 7 p.m. Kids'
Night for 5- to 12-year-olds;
7:30 p.m. Friday night Fel-
lowship/Bible study.
24 hours each day: Dial-a
message for children, 475
9194.

Fellowship Bible Church
525 Turnpike St.
North Andover
Pastor Joseph Stringer
SUNDAY: 7:35 a.m. Fel-
lowship time, WCCM; 8:30
and 11 a.m. Morning wor-
ship; 9:45 a.m. Sunday
school; 6 p.m. Evening wor-
ship.

WEDNESDAY: 7 p.m.
Prayer meeting

New England Bible Church
16 Haverhill St.
Andover
Rev. M. E. Thompson III
SUNDAY: 9 a.m. Morning
worship service; 10:30 a.m.
Sunday school; 6 p.m.
Evening worship.
WEDNESDAY: 7 p.m.
Bible study and prayer.

Catholic
St. Augustine Church
Rev. Arthur Johnson,
O.S.A., Pastor
43 Essex St., Andover
SATURDAY: Masses at 8
a.m. and 4 p.m.
SUNDAY: Masses at 8,
9:30, 11 a.m., 12:30 and 5:30
p.m. During the 9:30 Mass,
baby-sitting is available in
Good Counsel Hall
WEEKDAYS: Masses at 8
a.m. and noon.

St. Robert Bellarmine
Church
Rev. Arthur J. Driscoll,
Pastor
Haggetts Pond Road,
Andover
SATURDAY: 5 p.m. Mass.
SUNDAY: Masses at 8,
9:30 and 11 a.m.
Reconciliation: Saturday
at 4 p.m. and after all week-
end Masses.
Daily Mass: 9 a.m.

St. Joseph's Church
22 High Vale Lane
Ballardvale
SUNDAY: 10 and 11:30
a.m. Mass.

St. Michael's Church
Rev. Joseph Svirskas,
Pastor
196 Main St., North Andover
SATURDAY: Masses at
4:30 and 6:30 p.m.
SUNDAY: Masses at 7:30,
9, 10:30 a.m. and noon.
Daily Masses at 6:45 a.m.
and 9 a.m.

Christian Science
First Church of Christ,
Scientist
278 N. Main St., Andover
SUNDAY: 10:30 a.m.
Church services, Sunday
school nursery available.
WEDNESDAY: 8 p.m. Tes-
timony meeting.

Congregational
Free Christian Church
Rev. Dr. Jack L. Daniel Jr.,
Senior pastor
Rev. Neil D. Olcott,
Associate pastor
31 Elm St., Andover
THURSDAY: 9 a.m. BSF
begins; 7:30 p.m. Senior
Choir.

FRIDAY: 7:15 p.m. Single
But Not Alone; 7:30 p.m. Fel-
lowship of Adult Christian
Singles, "Being Set Free."
SUNDAY: 9 a.m. Worship
service, Sunday school re-
sumes; 10:45 a.m. Worship
service with children's
church for first- through
third-graders. Crib room
and nursery care provided
at both services.

MONDAY: 8 p.m. Home
coming.
WEDNESDAY: 7 p.m.
Care Corps meeting in
church parlor.
THURSDAY: 9 a.m. BSF;
7:30 p.m. Senior Choir.

Episcopal
Christ Church
Rev. James A. Diamond,
Rector
Rev. Margaret
Bullitt Jonas,
Curate
Rev. Donald R. Woodward,
Assistant minister
25 Central St., Andover
SUNDAY: 8 a.m. Holy
Communion, 10 a.m. Holy
Communion. Baby-sitting
available at the 10 a.m. ser-
vice.

The pattern for Sunday
liturgies will be: First Sun-
day of the month, 8 a.m.
Holy Communion Rite I and
Healing, 10 a.m. Holy Com-
munion Rite II and Healing.
Second Sunday of the month
8 a.m. Holy Communion Rite
II, 10 a.m. Morning Prayer
Rite I, Holy Communion Rite
II. Third Sunday of the
month, 8 a.m. Holy Commu-
nion Rite I; 10 a.m. Holy
Communion Rite II and bap-
tism. Fourth Sunday of the
month, 8 a.m. Holy Commu-
nion Rite I, 10 a.m. Morning
prayer Rite I, Holy Commu-
nion Rite II. Fifth Sunday of
the month, 8 a.m. Holy Com-
munion Rite I, 10 a.m. Inclu-
sive language liturgy.

TUESDAY: 8 p.m. Al
Anon.
WEDNESDAY: 7 a.m.
Holy Communion and heal-
ing service, 10:30 a.m. AA,
5:30 p.m. Overeaters Anony-
mous; 8 p.m. Al-Anon Step.

St. Paul's Episcopal Church
Rev. Alexander S. Daley,
Rector

390 Main St., North Andover
SUNDAY: 8 a.m. Holy
Communion, 10 a.m. First
and Third Sundays, Holy
Communion and sermon.
Other Sundays morning
prayer and sermon. Church
school all Sundays.
THURSDAY: 10 a.m. Holy
Communion.

Greek Orthodox
Sts. Constantine &
Helen Church
71 Chandler Road
Andover
Rev. Dr. George Karahalios,
Pastor
SUNDAY: 9:45 a.m. Or-
thros; 10:30 a.m. Divine litur-
gy and Sunday school; Noon.
Family hour.

**Inter-
denominational**
BrookRidge
Community Church
West Elementary School
Beacon Street, Andover
Rev. William D. Watson,
Pastor
SUNDAY: 10 a.m. Seekers'
service for those investigat-
ing Christianity. Child care
provided.

11 a.m. Community wor-
ship service, "Promiseland"
learning center meets for
children.

Jewish
Congregation
Tifereth Israel
SATURDAY: 9 a.m. Sab-
bath services at the syna-
gogue, 492 Lowell St., Law-
rence.
TUESDAY: 6:30 p.m. Kol
nidre service.
WEDNESDAY: 9 a.m.
Yom Kippur services begin;
11:30 a.m. Yizkor; 5 p.m. Min-
cha; 6 p.m. Neilah; 7:30 p.m.
Shofer.

Havurat Shalom
WEDNESDAY: 10 a.m.
Yom Kippur services at
Trinitarian Congregational
Church, 72 Elm St., North
Andover.

Temple Emanuel
7 Haggetts Pond Road
Andover
Rabbi Robert S. Goldstein,
D.D.
Rabbi Harry A. Roth, D.D.,
emeritus
Cantor Donn R. Rosensweig
FRIDAY: 8:15 p.m. Shab-
bat eve service.
SATURDAY: 9 a.m. Shab-
bat service in chapel.
SUNDAY: 9 a.m. Chapel
service.
WEDNESDAY: 3 p.m.
Children's Yom Kippur ser-
vice.

Temple Emanuel
Of Merrimack Valley
101 W. Forest St.
Lowell
Rabbi Everett Gendler
FRIDAY: Shabbat ser-
vices weekly. Call for infor-
mation.

Lutheran
Faith Lutheran Church
Rev. Richard E. Lindgren,
Pastor
360 S. Main St., Andover
SUNDAY: 8:15 a.m. Spo-
ken Communion service;
9:15 a.m. Adult forum and
Sunday school; 10:30 a.m.
Service of Holy Communion;
nursery care provided.

Unitarian
Unitarian
Universalist Church
6 Locke St., Andover
Steve Anthony,
President
Rev. David B. Parke,
Interim minister
SUNDAY: 9:45 a.m. Choir
rehearsal; 10:30 a.m. Wor-
ship service, church school
and child care. Rev. Parke
will give the sermon, "Is For-
giveness Possible?"

MONDAY: 7:30 p.m. In
Our Hands adult education.
WEDNESDAY: 7:30 p.m.
Religious education commit-
tee meeting.

**United Church
of Christ**
South Church
41 Central St., Andover
Rev. Dr. Calvin F. Multi,
Senior pastor
FRIDAY: 8 p.m. AA.
SATURDAY: Junior Pil-
grim Fellowship's White
Mountain hike; noon Two
and One

SUNDAY: 9:15 a.m. First
Hour classes for adults and
children; 10:30 a.m. Worship
service, baptisms, child care;
11:45 a.m. Fellowship time; 5
7 p.m. Pilgrim Fellowship.

MONDAY: 7:30 p.m.
Trustees.
TUESDAY: 6:30 p.m.
Youth handbells; 7 p.m.
Scouts, SIA; 7:30 p.m. Hand
bells.

WEDNESDAY: 6:30 a.m.
Men's Fellowship, Women's
Early Risers; 9:30 a.m. Bible
study; 10 a.m. WIND career
support group.

West Parish Church
129 Reservation Road
Andover
Rev. Joseph W. LaDu,
Senior minister
THURSDAY: 6:30 p.m.
Women's Evening Circle
potluck supper and meeting;
7:30 p.m. Dedication commit-
tee.

FRIDAY: Deadline for
newsletter articles.

SATURDAY: 5:7 p.m. Ham
and bean supper.
SUNDAY: 9 a.m.
Confirmation meeting, adult
class; 10:30 a.m. Worship ser-
vice, 17th Sunday after Pen-
tecost. Rev. LaDu will give
the sermon. Scripture read-
ings: Mark 8:27-38 and James
2:1-5, 8-10, 14-17. Sunday
school, infant/toddler care
during worship; 2 p.m. Pil-
grim Fellowship Walk for
Habitat.

MONDAY: 7:15 p.m.
Kerygma Bible study, Exper-
iment in Christian Living.

TUESDAY: 7:30 p.m. Op-
erations Commission.
Smith-Purdon Directorate.
WEDNESDAY: 7:30 p.m.
Choir rehearsal.

United Methodist
Ballardvale United Church
(United Methodist and
United Church of Christ)
23 Clark Road, Andover
Rev. Susan J. Morrison,
Pastor

SUNDAY: 9:30 a.m.
Church school for all ages;
10:30 a.m. Worship service,
church school and infant
care. 17th Sunday after Pen-
tecost. Continuing the series
on James, Rev. Morrison
will preach on "Curl Your
Tongue." James 3:1-12 will
be the biblical text.

North Boston Korean
United Methodist Church
244 Lowell St.
Andover
470-0621

Rev. Sung Kim, Pastor
SUNDAY: 10:30 a.m. Bilin-
gual worship (Korean and
English). All racial back-
grounds welcome, with spe-
cial invitation to adopted Ko-
rean-Americans and their
families. Nursery and Sun-
day school for kindergarten
through high school stu-
dents provided.



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- ☆ LIVE ENTERTAINMENT

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Sweet
Sixteen,
Melissa!

Love,
Mom, Dad & Todd

OBITUARIES

Sally E. Starkweather, 40 St. Augustine's parishioner

Sally E. (Merkin) Starkweather, 40, of 34 Elm St. died unexpectedly Wednesday, Sept. 4, on arrival at Lawrence General Hospital.

Born in Philadelphia, Pa., Mrs. Starkweather attended St. Augustine Church in Andover.

Family members include her husband, Peter S. Starkweather; sons, William and Mark Walsh, both of Dedham; mother, Titus Whittaker of Leominster; father, Sidney Merkin of Guatemala; sisters, Rebecca Cormier of Leominster and Brooke Merkin of San Francisco, Calif.; and brother, Sam Merkin of Brockton.

A Mass was held Saturday at St. Augustine Church followed by burial in St. Augustine Cemetery.

Memorial contributions may be made to the Massachusetts Society for the Prevention of Cruelty to Animals, Broadway, Route 28, Methuen, Mass. 01844.

Funeral arrangements were by Burke Funeral Home in Andover.

John M. McMillan, 84 Former Christ Church sexton

John "Jack" M. McMillan, 84, of Leominster died Thursday, Sept. 5, at Leominster Hospital.

Born in Peebles, Scotland, he came to this country as a young boy. He attended Fitchburg schools and lived in Andover for 46 years before moving to Leominster in 1982.

Mr. McMillan retired in 1977 from LaStrada Sportswear in Andover. Before that, he had worked in Marlin Mills in Andover for more than 30 years. He was also a sexton at Christ Church in Andover.

Mr. McMillan was a member of Free Christian Congregational Church in Andover and the Royal Order of Scottish Clans in both Fitchburg and Andover.

He was also a member of the Golden Age Club and Senior Center, both in Leominster.

Family members include his wife of 59 years, Anna (Waitekus) McMillan; daughter, Bettie A. Hamilton of Henniker, N.H.; five grandchildren; six great-grandchildren; and several nieces and nephews.

He was also the father of the late Joan M. Steinke, who died in 1986 in Jefferson, Iowa.

Funeral services were held Saturday at Richardson and Son Funeral Home in Fitchburg. Burial followed in Forest Hill Cemetery, also in Fitchburg.

Memorial contributions may be made to National Kidney Foundation of Massachusetts, 180 Rustcraft Road, Dedham, Mass. 02026, or to the Memorial Fund of Pilgrim Congregational Church, 26 West St., Leominster, Mass. 01453.

Obituaries, pages 30, 31

Jacob I. Alman, 69
Herman W. Cate, 92
Vincent DiBenedetto, 38
Edward A. Houle, 64
John M. McMillan, 84
Winnifred Morency, 91
Albert Naylor, 63
Carmine J. Simione, 42
Sally Starkweather, 40

Jacob I. Alman, 69 50-year pharmacist

Jacob "Jack" I. Alman, 69, of Lawrence died Monday, Sept. 9, while visiting his cousin in Randolph.

Mr. Alman was a pharmacist in Lawrence for more than 50 years. He worked for Penn Pharmacy on Park Street, where he started his career as a stockboy.

He then attended Massachusetts College of Pharmacy and later continued his employment with Penn Pharmacy until the present.

Friends described Mr. Alman as a giving man who often took money out of his own pocket to help needy customers pay for their prescriptions.

A lifelong resident of Lawrence, Mr. Alman was a member of the Massachusetts Pharmaceutical Association and Congregation Ansha Sholom.

He was the son of the late Max and Rose (Zack) Alman. Family members include his sister, Thelma Alman of Lynn, and his cousins, Thelma Cashook of Randolph and Thelma Loeb of Andover.

Services will be held Thursday, Sept. 12, at noon at Congregation Ansha Sholom, 411 Hampshire St., Lawrence. Burial will follow in Tifereth Anshai Sfarid Cemetery, also in Lawrence.

Memorial contributions may be made to the American Cancer Society or Joslin Diabetes Center.

Funeral arrangements were by Schlossberg-Goldman-Fisher Chapel in Malden.

Edward A. Houle, 64

Longtime Raytheon engineer

Edward A. Houle, 64, of Derry, N.H., died Friday, Sept. 6, at Memorial Hospital in Nashua, N.H., after a long illness.

Mr. Houle was a veteran of two wars and worked at Raytheon Co. in Andover as a quality engineer on the Hawk Missile System for 23 years.

He served in the Army Air Corps during World War II. He joined the Marines before the outbreak of the Korean War after attending Northeastern University in Boston. He served in Korea and South Vietnam.

Mr. Houle retired in 1968 as a master sergeant after serving 22 years.

He traveled the world extensively for Raytheon, making many overseas trips to the Middle East, Japan, Korea, Saudi Arabia, Jordan, Israel and Egypt.

But his family said his favorite pastime was fixing cars.

He was born in Worcester and was a 1945 graduate of North High School in Worcester.

He was a member of the Fleet Reserve Association, the American Legion and the American Association of Retired Persons.

Family members include his wife of 40 years, Janet B. (Henderson) Houle; sons, Howard H. Houle of Manchester and Bruce E. Houle of Derry; four grandchildren; mother, Geraldine Houle of Worcester; brother, Eugene E. Houle of Cherry Valley; sisters, Esther Stebbins of Rockledge, Fla., Louise Henderson of York, Maine, and Largo, Fla., and Carolyn Marquis of Millbury.; a special niece, Joyce Burns of Milford; and several aunts, uncles, nieces, nephews and cousins.

Funeral services were held Tuesday at Peabody Funeral Home in Derry. Burial was in Forest Hill Cemetery in East Derry, N.H.

Memorial contributions may be made to the National Kidney Foundation, 1 Tremont St., Concord, N.H. 03301.

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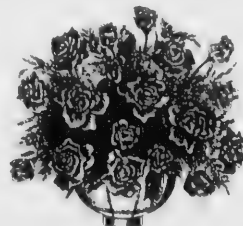
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OBITUARIES

Carmine J. Simone, 42

IRS tax examiner

Carmine J. Simone, 42, of Salem, N.H., died Wednesday, Sept. 4, at Parkland Medical Center in Derry, N.H.

Mr. Simone was born in Lawrence and was a former resident of Methuen.

He had lived in Salem for the past 28 years and was a 1968 graduate of Salem High School.

Before he became ill, Mr. Simone was a tax examiner for the Internal Revenue Service in Andover.

He was a stamp collector and attended St. Joseph Church in Salem.

Family members include his mother, Louise A. (Corriveau) Simone of Salem; brother and sister-in-law, Duane and Cindy (Page) Simone of Salem; niece and nephew, Corinne and Todd Michael Simone, both of Salem; and several aunts, uncles and cousins.

A Mass was celebrated Friday at St. Joseph Church with burial in Immaculate Conception Cemetery in Lawrence.

Funeral arrangements were by Pollard Funeral Home in Methuen.

Herman W. Cate, 92

Former church deacon

Herman W. Cate, 92, of Haverhill died Friday, Sept. 6, at Hale Hospital in Haverhill.

Born in East Harrington, N.H., Mr. Cate had been a longtime resident of Ward Hill before moving 11 years ago to the Griffin White Home.

He was educated in Haverhill schools and was a 1918 graduate of Haverhill High School. He attended Northeastern University in Boston.

Mr. Cate was a supervisor for 43 years at Tyer Rubber Co. in Andover, from which he retired in 1966.

He was the oldest living male member of the Ward Hill Church of Christ, where he was a former deacon and senior deacon. Mr. Cate was also a member of Saggahew Lodge A.F. & A.M.

He was the widower of Mary D. (Whittier) Cate.

Family members include his son, Herbert W. Cate of Brunswick, Maine; daughter, Nancy L. Ockelmann of Eugene, Ore.; five grandchildren; and several nieces and nephews.

The funeral was held Monday at Farmer Funeral Home in Haverhill. Burial will be in Ridgewood Cemetery in North Andover at the convenience of the family.

Memorial contributions may be made to Ward Hill Church of Christ, 34 M St., Ward Hill, Mass. 01835.

Winnifred Morency, 91

Theater organist

Winnifred (Haggerty) Morency, 91, of Salem, Mass., died Saturday, Sept. 7, at Salem Hospital.

Born in Andover, she lived in Lynn before moving to Salem, where she lived for most of her life.

Mrs. Morency was the organist at the former Paramount Theater in Lynn, as well as the former Plaza Theater of Salem, and was often a featured organist at the former Paramount Theater in Salem.

She had her own radio program on WLYN and organized and played with a group of entertainers who traveled to various service camps and United Service Organizations centers during World War II. She played at resorts as far away as Florida.

Mrs. Morency was the widow of Joseph Morency, and family members include her daughter-in-law, Sally J. Morency of Salem; grandchildren, Margaret Gallagher of Billerica and Kim Morency of Salem; nephew, Richard Reynolds of Danvers; and one great-granddaughter. She was also mother of the late Herbert C. Morency.

Services were held Wednesday at Full-Spychalski Funeral Home in Salem, followed by a Mass at St. Thomas the Apostle Church. Burial was in Swampscott Cemetery.

Albert Naylor, 63

Tyer Rubber retiree

Albert Naylor, 63, a former Andover resident, died Wednesday, Aug. 14, at his home in Miami, Fla.

Mr. Naylor was born in Lawrence and educated in Andover schools.

He lived many years in Andover before moving to Florida 37 years ago. He worked at the former Tyer Rubber Co. in Andover.

Family members include his wife, Evelyn Naylor; daughters, Patty Dutille of Bedford, Patricia Joiner of Fort Myers, Fla., Gail Kasha of Miramar, Fla., and Robin Hathaway of North Lauderdale, Fla.; son, Edward Naylor of Imokalee, Fla.; brothers, Eddie, Bob and Danny Naylor, all of Massachusetts; and sister, Clarice Stewart of Seattle, Wash.; 11 grandchildren; and two great-grandchildren.

Funeral arrangements were by Van Orsdel Funeral Chapel of Miami.

Vincent P. DiBenedetto, 38

BU English professor

Vincent P. DiBenedetto, 38, of Lawrence died Sunday, Sept. 8, at Holy Family Hospital in Methuen of cancer.

He was an English professor at Boston University. His many accomplishments included the completion of his doctoral thesis on John Milton's *Paradise Lost*. It was due to be published in the *John Milton Quarterly*.

Born in Lawrence, Dr. DiBenedetto graduated from Central Catholic High School and Merrimack College. He received his master's degree from University of Western Ontario and his doctorate from University of Toronto.

He attended St. Patrick Church in Lawrence.

Family members include his parents, retired Lawrence Firefighter James and Helen (Haynes) DiBenedetto of Lawrence; brothers, Alan DiBenedetto of San Diego, Calif., and Glenn DiBenedetto of Rye, N.H.; nieces, Erin and Andrea DiBenedetto, and nephew, Glenn DiBenedetto Jr., all of Andover.

The funeral and burial were private. A memorial Mass will be celebrated at St. Patrick Church at a date and time to be announced.

Memorial contributions may be made to Holy Family Hospital Cancer Management Center, 70 East St., Methuen, Mass. 01844.

Funeral arrangements were by Hart-McLennan Funeral Home in Lawrence.

Rabbi wants to build a 'sense of community'

(Continued from page 28)

Although she didn't have any women rabbis as role models, Rabbi Penzner said Rabbi Gershon Hadas, her rabbi in Kansas City, was a great influence in her decision to enter spiritual life.

"I really liked working with people of all ages," she said. "I think that's one of the things that perpetuated my decision."

While Catholic clergy often speak about receiving a "calling" from God, Rabbi Penzner said she also received an "affirming experience."

While at a Reform congregation in Kansas City, Rabbi Penzner observed two young rabbis bringing children to the pulpit.

"When I was at the service and saw the rabbi with the children surrounding him, I realized it was something I wanted to do," she said. "One could say God was speaking to me."

Rabbi Penzner said the experience made her realize the vitality of Judaism.

While her decision wasn't expected by her family, Rabbi Penzner said they were very proud and supportive. She also credits her husband of eight years, Brian Rosman, and her 3-year-old daughter, Aviva, with giving her support.

When Rabbi Penzner decided to move from Shir Hadash, the Newton congregation she served for four years, to Tifereth Israel, her husband visited the synagogue with her.

"We make all our decisions together," she said.

Rabbi Penzner is rearing her daughter to be an active participant in the Jewish community. She teaches Aviva Bible stories and Jewish heritage.

"She knows she's Jewish and she knows everybody else isn't," her mother said.

It's not a difficult concept when Christmas and other Americanized holidays are rammed down kids' throats.

"Christmas is so pervasive in our schools in grade school and especially junior high," she said.

But, Rabbi Penzner says the lack of sensitivity also extends to other religious groups besides Jews.

"Christmas is a wonderful holiday, but even the Christian clergy lament the commercialization of it," she said.

In an age of changes within the social and religious aspects of life, Rabbi Penzner believes it is psychologically better for a family to have one religion.

Rabbi Penzner said the Jewish religion is still trying to decide how to handle interreligious marriage.

"Judaism has to be lived in the home," she said. "Children can get caught deciding between mom and dad and deciding what religion to practice," she said.

Although she spent four years at the Newton congregation, Rabbi Penzner is happy to be with her new congregation.

"The people here are very warm and welcoming," she said. "I'm very happy to be with this group."

Rabbi Penzner said choosing a rabbi is like choosing a mate.

"This feels like an appropriate match to me," she said.

Unlike many other jobs, this one gives her the opportunity to forge many personal connections, she said.

"I get to be a part of people's lives during the best and worst of times," she said. "Being a part of their lives at critical times is very fulfilling."

Rabbi Penzner says the Jewish community faces a big challenge - keeping Judaism alive.

She does, however, see an increase in the number of people coming back to religion.

"We're all too pressed by our schedules, the economy and all kinds of demands," she said. "Religion gives a sense of perspective, a place to come home to."

Rabbi Penzner expects a high return for her work.

"The exuberance of helping people with Judaism and helping them grow makes me feel part of something bigger, ... something very powerful," she said.

Temple welcomes newcomers

The upcoming move of Tifereth Israel Congregation, at 492 Lowell St. in Lawrence, has no definite date or location, so any individuals wishing to worship are welcomed.

Rabbi Barbara Penzner is at the synagogue every Tuesday and two Saturdays a month for

services. She will also participate in adult education programs and children programs. She can be reached at 686-0391.

If anyone is interested in becoming a member of the congregation, Ron Lasser, membership chairman, can be reached at 475-9881.

TOWNTALK



Robert Tardugno of Brierwood Circle got a chance to meet Frank Stallone, father of Sly, at a celebrity polo match in Hamilton last weekend.

Mr. Tardugno, who has been organizing the charity event for the last five years, at Myopia Hunt Club, described Mr. Stallone as "one heck of a guy." So much so that he invited Mr. Tardugno to his roughly 240-acre ranch near Potomac, Md. And 9-year-old Charles Tardugno can get some horseback riding in while he's there.

Former Monkee Mickey Dolenz, actor Steve Bond and Dana Hersey, host of TV-38's *Movie Loft*, also took part in the event, which raised money for the Cystic Fibrosis Foundation.

"It gives us a chance to have some fun and make money for a good cause at the same time," Mr. Tardugno said.

We've been called a lot of things, but we earned a new moniker with this week's mail.

We got a newsletter from Citizens for Participation in Politi-

cal Action, a multi-issue citizen action group.

Their newsletter was addressed to the "Andover Townsperson." While many readers make us plural (i.e., *Townsmen*), no one has ever made us neuter.

"We're obviously anti-sexist, but I don't know how that happened," laughed John Hill, who heads the organization's peace and new priorities committee.

Does that make him a chairman or chairperson? "Just chair," Mr. Hill told us.

We heard Susan Poore and Bucky Dalton's wedding in Maine last weekend was lovely.

They were married by Bucky's brother, Bill Dalton, also of Andover. Bill is a lawyer registered in Maine and in that state, attorneys can perform marriages. Bucky and Susan were married on the beach and apparently several uninvited, curious guests dropped by to witness the ceremony.

Congratulations to them.

Contributing to Towntalk

If you have an item to add to Towntalk, please call the *Townsmen* at 475-1943 or write down your item and get it to the paper by 5 p.m. Monday.

Pictured at last weekend's charity polo match in Hamilton are, from left, Steve Bond, Charlotte Tardugno, Charles Tardugno and Frank Stallone.

Sports run on pages 40 to 46 in today's *Townsmen*.



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Traveling 7,000 miles alone in her Honda

[Continued from page 1]

"Besides, you have the freedom to make a U-turn and do something on your own if you pass by something that interests you. You don't have to consult with anyone about the choices you make," Mrs. Spencer said.

She's made several car trips, most of them cross country to volunteer for the National Park Service. The name of the nationwide program is Volunteer Vacations. People from all over the country, young and old, spend time working on trails and park facilities.

During the past decade she's volunteered in Kentucky, Wyoming and Montana four times. Most recently she drove 7,000 miles round trip to Idaho to work on hiking trails and build walking bridges.

Mrs. Spencer first got hit with the travel bug in the 1950s when she was a student at Bucknell University in Pennsylvania. She spent a year abroad studying in the Middle East. She returned to that region in 1963 as an anthropology graduate student to participate in excavations.

Mrs. Spencer said her husband, daughter and granddaughter worry about her, but they don't worry too much. She's been taking vacations by herself for so long now that they're accustomed to it, she said.

"I use common sense and they know that," Mrs. Spencer said.

Using common sense sometimes means moving on with her trip when she would really prefer to stay and get to know some of the interesting people she meets. One such instance was when she was traveling through Ontario, Canada, on her way west to Montana.

She met a young man in his 20s who was bicycling through Canada. Mrs. Spencer struck up a conversation with him at a rest stop. After a while she realized it was getting late and she should find a place to stay for the evening. The young man offered to help her pitch a tent at the rest stop's camping area.

"I would have liked to continue talking to him but, I decided I had better not. Not that I thought I was in danger, but I thought better about the possibilities," she said.

"I don't do stupid things. I only take interesting chances," she said.

Visiting Wounded Knee

One of the more interesting and safe chances she took was during her drive through South Dakota. She went there to see Wounded Knee, the site of an Indian massacre. Driving through she saw a billboard advertising tours of a farm where some scenes from last year's blockbuster hit, *Dances With Wolves*, was filmed.

While there she was invited to a Sioux Indian powwow on the Pine Ridge Reservation.

"Everyone I met at the powwow was either in a scene of the movie or had a relative that was," she said.

While at the powwow she struck up



Photo by Matthew Sapienza

Barbara Spencer likes her own company and she enjoys "the freedom to take a U-turn and do something on her own," so she takes vacations by herself, traveling in her Honda Accord.

a conversation with a woman who was not a Sioux. When the woman learned that Mrs. Spencer was traveling alone and planned to sleep in her car that evening, she told a friend who was a Sioux woman living on the reservation. The Sioux woman offered to let Mrs. Spencer park her Honda in her front yard for the evening and sleep there.

"When you travel alone you meet all kinds of interesting people," she said.

"If I had been there with my husband we probably would have talked with each other and I never would have met those wonderful people and most likely I would have ended up sleeping in some sterile motel," Mrs. Spencer said.

That night she followed the Sioux family home and parked her car next to a big camper and a few other cars of relatives staying with the family during the time of the powwow.

Mrs. Spencer woke up very early the next morning and decided she'd be on her way. She tip-toed into the house, expecting to use the bathroom without disturbing the sleeping household, but instead was greeted by "a little gray-haired Indian grandmother" preparing a big breakfast for her family.

"She gave me this big welcoming smile and then her daughter came into the kitchen and asked me to stay for breakfast," Mrs. Spencer said.

Stayed in a jail

Another interesting over-night stay she had was in Ontario, Canada. She

took a room in what was once an old jailhouse that had been converted into a youth hostel. For \$18 she rented a bunk in a granite cell.

Mrs. Spencer began her trip in mid-July and drove from Andover through New Hampshire, Vermont, into Montreal and west through the Canadian provinces to British Columbia. When she arrived in Montana she pitched her tent with the rest of the Volunteer Vacation crew. They went to work building walking bridges over wet sections of hiking trails.

Learning to share

"One of the really great things about the project is that there are a dozen or so people you've never met before in your life and seven days later you are drinking out of the same water bottle."

Her route home took her through the Dakotas, Indiana portions of the Midwest to Pennsylvania and then back to Andover. She arrived back here Aug. 7.

She still keeps in touch with people she met during Volunteer Vacations years ago. While she was in Calgary, Alberta, she contacted old Volunteer Vacation friends and they took some time off from their jobs to show her around their province. While there she visited the Bad Lands of Alberta, which are geological rock formations known for their fossil-rich soil. Each time it rains the Bad Lands are overrun with archaeologists looking to see what new discoveries the rain has washed up.

"There are places on the Bad Lands

where you can hear the soil crunch underneath your feet from all the bones mixed in with the pebbles," she said.

Her trip is marked with stories about the people she met, like her "Elvira-look-alike" waitress in Calgary. The waitress had jet-black hair, heavily Kohl-lined eyes and tight black clothing just like the horror movie hostess.

She also told of a young Iranian man she met in South Dakota. He was a student in California, who was traveling during his summer break. She learned about his family, his brother's death at the hands of the Iranian government and his negative attitudes toward the United States.

"He was very cynical. I think that's because when he arrived here 10 years ago there was such an anti-Iranian movement here. I tried to tell him to look at the good things about America and not just the bad," Mrs. Spencer said.

"Hopefully, at the end of our conversation he was a little more open-minded about Americans," she said.

Next vacation

Although Mrs. Spencer doesn't have any immediate plans to drive across the country for more Volunteer Vacation work, she doesn't rule out the chance for another next year.

"But I don't know I'd drive the Honda next time. It's 4-years old and it's got a lot of miles on it," she said.

"Maybe. We'll see."

Buses, kids start school in Andover

[Continued from page 1]

she has done a remarkable job. She has worked hours and hours and hours to put this together. She really deserves credit," Mr. McQuillan said. "If there's any unsung hero, it's Carol."

At one point, Ms. Znamierowski went from one bus to another in the rain, checking with her drivers and answering questions.

"In another life, she would have been a great field marshal," Dr. McQuillan said.

"I like them to see that I don't just sit in my office," Ms. Znamierowski said.

Ms. Znamierowski and Frank Paul, school business manager, have compacted the most intricate schedule possible to save money, Dr. McQuillan said. He also credited Ann Ross, dispatcher for the buses, for her work with school officials in coordinating the schedules.

Some changes in the bus schedules are always necessary and that is true this year, especially since the schedules were published a bit early and several students were signed up at the last minute.

But parents will be informed of those changes as they come up, according to Ms. Znamierowski.

"Just be patient," she asked of parents.

Children know the rules

Dr. McQuillan and a couple of guests rode two buses Thursday morning.

Bob Ellis, "Santa Claus" to the kids because of his long white beard, drove Bus 12 on a middle school and high school run.

"All of my kids didn't get on this morning," Santa said, speculating that a lot of mothers drove their children because it was the first day and because of the rain.

Santa has been driving buses four years and ran through the rules for Dr. McQuillan and his guests.

No walking or standing in the aisles while the bus is moving. No smoking, no arms out the window, no spitting, no horseplay and no throwing objects.

Richard "Rick" Fredrickson, driver of Bus 13 and a seven-year veteran of the bus routes, said he has few behavioral problems on his bus, but that kids will test a new driver. About all the driver can do is report to the principal.

"The only place we can put a kid off is either at his stop or at the school," Mr. Fredrickson said.

He related a story from the first week of school seven years ago when someone lit a fire on his bus. Unable to find out who it was, he turned the bus around and took the whole group back

to the school.

Cameras flashing

The rains may have wet the roads and brought out the slickers Wednesday morning, but they didn't dampen the spirits of moms and dads who were out flashing pictures of the kids off on their first day of school.

Several children had the new yellow, plastic covered bus passes tied to a sleeve of their jacket. Others, first-graders, had paper squares hung around their necks with their names on them. Mr. Fredrickson, "Rick" to the kids, greeted many of them by their first name.

"These are kids I've had for two or three years now," he said.

The noise level on the buses were quieter than might be expected, not a lot of screaming and yelling.

One little girl was telling a friend about her vacation on Cape Cod. A little boy with a blue slicker and his name tag around his neck just stared wide-eyed out the front windshield of the bus.

The buses hold up to 71 children, three 13-inch seats to a bench. Some buses hold only 65 children.

One stop on Mr. Fredrickson's West Elementary run has 24 kids. Another stop has 20 children.

At one of the stops, on Gina Jo Way, a boy climbed up the stairs and told Mr. Fredrickson that four children in one family were still in their house. No problem. Mr. Fredrickson drove down to the driveway and out they came, along with a fifth, a neighbor.

The mother apologized. It wouldn't happen again.

"But with all the pictures this morning they were late," she said.

Parents break the rules

Being late is one thing, but the parents who let children out of their cars in the school bus drop-off area are a larger problem for bus drivers and need a few lessons of their own.

All the schools have area designated for parent drop-off areas, but many parents don't use them, according to the drivers and Ms. Znamierowski.

A new road was constructed on the side of West Elementary just for parents, but some still break the rules and leave buses stranded in the road while they wait to turn in to the front drive.

It is a problem that the school principals and the police may have to deal with, according to Ms. Znamierowski.

Increased traffic on Lovejoy Road is another problem this year for drivers.

Because of construction of the Route



Photos by Matthew Sapienza

Jason DerAnanian and Peter Driscoll share a ride to school last Thursday with Mark McQuillan, superintendent of schools.



West Elementary School students head for their home room as the early morning buses unload their precious cargo.

495 bridge at Interstate 93, many commuters get off at River Road and race across Lovejoy to get into town. The increased traffic has made crossing Lovejoy more dangerous, Mr. Fredrickson said.

Buses still don't have seat belts, an issue that surfaces occasionally after accidents involving student injuries. But the idea of installing seat belts in school buses has always lost out to enforcing their use not being a practical reality, according to the superintendent.

The maximum allowed speed for a school bus is 40 miles per hour, regardless of what's posted, except if no passengers are on the bus or on a limited access highway, when they can go the limit.

And drivers should be obeying the rules.

"We've been told that if we do something we're not supposed to, we will be looking for employment elsewhere," Mr. Fredrickson said.

Santa Ellis agreed.

"You stay within the speed limit and these buses are very safe," he said.

Kids remember their lessons

When the last load of kids arrived at West Elementary, Mr. Fredrickson turned around and asked if the kids remembered how to get off a bus.

"Yeeesss," the answer came back in a high pitch roar of 60 little voices in unison.

Then, one seat at a time, starting at the front and taking turns on one side then the other, the little people stood and filed into the aisle and down the front steps of the bus.

They were off to a good start.

PA boasts some talented young people

(Continued from page 1)

convocation to mark the start of the new school year for PA.

"We've continued with a strong international presence and a diverse student body," Headmaster Donald McNemar said Tuesday. "Three students from the People's Republic of China arrived yesterday."

Four PA students and one of their teachers had by Tuesday arrived safely at an exchange school in Novosibirsk, in Siberia, Russia, about four hours east of Moscow by airplane, according to the headmaster.

Six Russian students and one teacher scheduled to come to Andover as part of the exchange have been delayed, but Mr. McNemar said they are expected to arrive "shortly."

"They've assured us the changes in the Soviet Union aren't affecting it and they will be able to come," Mr. McNemar said.

ABC television's 20/20 program was scheduled to be at PA today, to follow a new minority student on her first day on campus. The teen-ager is part of the Oliver Program, a privately sponsored program in New York City that grooms minority inner-city junior high school students to attend prep schools. The girl will attend PA on a scholarship provided by the school.

The headmaster said 41 percent of PA's student body is on some sort of scholarship.

"It means there's economic diversity in the student body as well" as cultural, academic and athletic diversity, Mr. McNemar said.

The students from around the country and around the globe bring with them a wealth of cultural, musical and artistic talent that they share with the entire community, according to Mr. McNemar.

"Those of us on the faculty always look forward to the new students with anticipation and enthusiasm," Mr. McNemar said. "Returning students are beginning to filter back. We're off and running."

More about the student body

Additional facts about the student body at PA this fall include:

- Four hundred thirty-three of 2,200 students who applied to PA for this fall were accepted. The number of applicants is about the average or slightly up from last year.
- This fall, 1,208 students will attend PA. Of the 1,208 students, 265 are day students.
- Twenty-five percent of this year's student body is African-, Latino- or Asian-American. Of those, 155 are black or Hispanic students, 51 are new students this fall.
- The 433 new students represent 25 countries and 34 states.
- Fifty-two percent of new students came from public schools.
- The mean SAT score of new students was 87th percentile. The mean class rank of new students was 95th percentile.
- Forty-one percent of students are



Photo by Matthew Sapienza

Members of Phillips Academy's Blue Key Society prepare to welcome new students to the campus. From left are co-heads Matthew Polly, Heidi Newell and Tanya Humle. About half the seniors are Blue Key members and their task is to welcome incoming students.

sharing \$4.9 million in financial aid.

"We're very proud of that," Ms. Disette said.

• Seven percent of new students are sons or daughters of alumni, three are fourth generation.

New employees

PA welcomes 23 new teachers, about the average, according to the headmaster, and 11 new teaching fellows on campus this fall.

Joseph Wennik, assistant college counseling director and head of the German Department, has been named director of Alumni and Parent Affairs.

Two of five employees who left the admissions office took positions as heads of admissions in other prep schools, one at Deerfield Academy and the other at Lake Forest.

"People had gotten promotions or other opportunities," Mr. McNemar said of the turnover.

Renovations on campus

The renovations to McKean Hall, which houses the former gymnasium/auditorium of Abbot Academy, were completed last year. The building is now the home of publications, public information and the fund raising arm of the school.

George Washington Hall, the administration building, which also houses the theater and student center, is still under going renovations that are not expected to be finished until at least December. The capacity of the theater will be reduced from 1,000 seats to 400, and the student center lounge will be enlarged.

Headmaster McNemar, whose office is in George Washington Hall, is using an office in the archives area at the Oliver Wendell Holmes Library during the construction work.

Tuition costs and day students

Tuition at Andover this year is \$16,060 for boarders, up from \$14,600 last year. Day-student tuition is

\$12,265, up from \$11,150 last year.

Day students make up 22 percent of the student body. The geographic area day students can come from was expanded last fall to allow more local residents to attend at the lower tuition.

Before the change, day students could only come from North Reading, Methuen, North Andover and Andover.

In reviewing the old policy, which Ms. Disette said was probably instituted when horseback was the primary mode of transportation, officials decided that a 15-minute commute should be the qualifier for who could attend as day students. Highways now make some areas more accessible than geographic position.

The new policy brought Lawrence, Tewksbury and Lowell onto the day-student eligibility list as well as a slew of other local communities.

Andover and North Andover are the only towns whose residents do not have the option of boarding and can only attend as day students.

Course changes

PA again will not offer courses to the community at large this year, a practice it discontinued several years ago, but offers a variety of cultural opportunities to which community members are invited.

In addition to the Addison gallery and the Archeology Museum, there will be concerts, theater productions and the headmaster's symposium will host a series of speakers on China. The symposium follows up on a trip to China by 60 faculty members and their spouses over the summer.

Course offerings for students will continue to expand a multicultural focus this year, and the computer department will increase opportunity for students to use computers in course work for other subjects, according to Jan Lisiak, director of academic com-

puting.

"It's just so exciting because it adds another dimension to learning," Ms. Lisiak said of the computer opportunities.

PA was selected last spring by Apple Computer to be a Solutions 91 school for its work combining music and computers. The work involved using a Macintosh computer, Mac software and software created by two PA faculty members to break down and analyze classic compositions by the likes of Mozart and Beethoven.

Computers will be further incorporated into the history, science and art curriculums as well as the theater department where they will be used to design sets and lighting.

Sports offerings

Leon Modeste, athletics director, anticipates a strong year for boys and girls soccer and football this year.

"We think we're going to be very, very competitive throughout the year," Mr. Modeste said, fresh off the practice field Tuesday night.

He said the teams had all graduated some good players, but that they all have good players returning as well.

Girls soccer has 85 percent or more of last year's team returning. That team made it to the semi finals in the playoffs before losing to Brooks School and Mr. Modeste said he was "guardedly optimistic" this year.

Duncan Harris of Andover returns to captain the boys soccer team along with Reiji Hayes of Clark Road.

Big games for the football team will of course include Exeter Academy, which is at Exeter the weekend of Nov. 9, and Choate, last year's champions who pummeled Andover in the last meeting of the two teams. Choate will be here for the home opener Oct. 5.

But Mr. Modeste is hopeful for this year's squad.

"They look pretty good right now," he said.

Todd Lubin, of Mount Kisco, N.Y., will captain the football team, and Andy Bedell, of Hemlock Road, will return as outside linebacker.

"These kids are our nucleus offense and defense who we rally around," Mr. Modeste said.

Matthew Wright, a post-grad student from Belmont, will quarterback the team.

Another big event on the sports schedule is the cross country prep school meet scheduled to be held in PA's sanctuary Nov. 9.

"It's a great run and our ground crew has worked diligently so that hundreds of runners can go through it," Mr. Modeste said.

Girls water polo, a new sport on the schedule this year, will get "off the ground and into the pool" this year with a series of matches.

Mr. Modeste said he has his fingers crossed and hopes the girls can make a go of the sport this year so the schedule can be expanded in the future.

A new field hockey field, on the PA grounds adjacent to the football field, will be dedicated this fall.

EDITORIALS

A message to seniors

The Andover Home for the Aged has given a \$7,500 grant to the town. The purpose of the grant is to allow health officials over the next three years to assess the health needs of this community's senior citizens.

A philanthropic foundation based in Andover that advocates and supports provision for health services for the town's senior population, the Andover Home for the Aged should be congratulated, first for its direction, and second, for making this grant at this time.

The senior population of Andover, like most communities, is growing, and although our older citizens seem to be in relatively good shape, there are needs that this community could do a better job meeting.

When this newspaper published its "60-plus" series, about senior citizens who live in Andover, it found that while there are many activities for the older population to do here, and there are several organizations that are looking out for the health needs of seniors, there are those who need more help.

The Andover Home for the Aged's grant will allow health officials here to collect and analyze data, as well as explore alternative methods of delivery of health services. Also included in the goal of the grant is designing new strategies for prevention and intervention clinic programs.

Thank-you to the Andover Home for the Aged for sending a message this country often misses: Our senior citizens are valuable to us. They raised us, educated us and showed us the way. Now it is time for us to reach out to them. The Home for the Aged has done just that.

Letters policy

The *Townsmen* welcomes your letters to the editor.

Letters must be signed with a name and address. In addition, writers should include a phone number, which will not be published but may be needed for verification purposes.

Letters should be no longer than two typed pages.

The editor reserves the right to cut letters for space, clarity, libel and taste.



Photo by Matthew Sapienza

Washington Avenue residents pooled their resources and their picnic tables for the first annual Washington Avenue block party last weekend. The group sought and received permission to close the road to traffic during the event. Here, three of the best grill cooks on the street get together for a barbecue salute. From left, they are, Augusta Dadiago, Pat Scanlon and Tim Barry.

Staying alive with the sound of music

By Perry Colmore Catlin

I once heard Elisabeth Kubler-Ross speak at a seminar on healing and good health. She's the exuberant woman who has written so well about death and dying. And she's the one who says if we would "marinate the babies in love" right from birth, everything would be copacetic with the world.

She told about how sick she'd been and how she worked her way back to good health. Although she said she has a terrible singing voice, she went to a mountain top - by herself - and she sang, and sang and sang. It was very healing, she said.

I know what she means. Singing is good for what ails you. Somehow, it makes you feel wonderful to open your mouth, take a deep breath and let fly.

Last weekend I was at an excellent and large party where a man was playing the piano during dinner. I didn't notice him too much in the beginning because he was playing

quietly. You know, background music.

Toward the end of my dinner, when conversation was slow for a moment, I began to notice what he was playing. He seemed about my age, or so I thought, because he was playing a lot of music I know and love.

"Do you know the music from *West Side Story*?" I asked about some songs I love to sing.

You bet he did. And he loved that music, too. Soon, eight or 10 of us were up at the piano, singing our lungs out with gusto. It makes you feel so good. A woman next to me who had a lovely voice said, "Don't you just love it? This is great."

A couple of people began to dance, the music was so contagious. I hope our host and hostess didn't mind because we may have stayed longer than we'd been invited, we were having such a good time.

Actually, I think the host enjoyed it as much as his guests because at one point he sat down and played the organ, which was close to the piano. This was truly a family that cares about music.

So if something is wrong in your life, try singing. I recommend it.

We're glad to kick off our series of profiles on people who are single in Andover. A couple of people asked why we're featuring single people. Why not married people, someone asked. The answer to that is, why not single people? It's a way to get to know more people in Andover, find out what makes them tick and what they're up to.

Donna Ying, this week's profile, has a very interesting profession: raising miniature horses. We would never have met her if we hadn't asked for the names of interesting single people.

Our idea of a good community newspaper is one that tells its readers about who is doing what in the town. It carries stories that reflect the community. And it is a vehicle for readers to learn about their neighbors. So we offer you a running series on single people in Andover.

This is a test. How many of you at Phillips Academy read the *Andover Townsman*?

I was walking on the beautiful grounds of PA recently and I found a bracelet. I won't tell you much more about it, but if you lost one, write me a note and describe it and it's yours.

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LETTERS

Remember the turmoil at election time

Editor, *Townsmen*:

I hope that the voters of Andover will remember this summer's School Committee turmoil when town elections occur next spring.

The School Committee has indeed, in another parent's words, "held a gun against parents' heads" over school-bus fees. Lack of prompt action by the selectmen and other town officials to appoint the fifth School Committee member has dragged the issue out all summer - and then, the newly appointed member was "out of town" for the crucial vote (his first official meeting).

No one has "won" and everyone has "lost." Every taxpayer is affected by this vote.

The School Committee says they will raise enough money to cover busing costs by imposing a fee on children who will be riding the buses this fall. This money saved allows more teachers to be hired/rehired so the ratio continues to look good.

Since many parents were unwilling or unable to pay the bus fees, more children will be walking to school and more parents will be driving their children to school. This will increase both automobile and pedestrian traffic in already crowded areas. To combat/control these traffic increases, it will be necessary to increase school crossing guard and police presence.

These increases in "manpower" will cost the town money, but the School Committee is not concerned because this money will not come from the School Committee's budget, but from the police department budget.

And if, God forbid, a child is injured, abducted or missing while walking to or from school, the resulting lawsuits will cost the town even more through legal fees and settlements.

The parents who have paid the bus fees will lose because they will continue to pay for increased police/crossing guard coverage for the children who will be walking.

The parents who would not or could not pay the bus fees will lose due to paying for increased police coverage and because they will worry every school day about their child's safety.

People who think they are "unaffected" by this controversy because they have no school-age children will be paying in taxes for extra school crossing guards and police overtime.

The school Committee is trying to punish the town for not passing the spring Proposition 2 1/2 override by making cuts in visible places - busing, teachers, buildings - while preserving administrations salaries and niceties.

Richard Hubbell's arrogance as evidenced by his rebuttal to Lisa Hurley's concern for her children's safety while

crossing the on and off ramps of Route 93 should be noted and remembered by voters for a very long time.

In Mr. Hubbell's eyes, I am one of the "lucky ones." My husband, who has been unemployed for most of the past two years, will be available to drive our 7-year-old to school. It's not exactly your typical "Leave it to Beaver" scenario, but it must be glowing in Mr. Hubbell's eyes.

We will all pay. We have all lost. We should all remember.

Virginia Hall Irvine
112 Tewksbury St.

Clarifying the proxy law

Editor, *Townsmen*:

I was glad to see you address the Massachusetts Health Care Proxy law in your recent column and would just like to clarify a couple of points. ("Notes on garbage and life-death decisions," page 30, Sept. 5 *Townsmen*.)

As you mentioned, the Health Care Proxy is a simple legal document that allows you to name another person who would be able to make health-care decisions for you, if you become unable to do so yourself. However, the Massachusetts Health Care Proxy Law is currently in effect. It was signed into law on Dec. 18, 1990, so health care proxies which have been executed since that time are protected by the law.

The Dec. 1, 1991, date is significant for the implementation of a federal law which imposes certain responsibilities on healthcare providers who participate in the Medicare and Medicaid programs. One of the requirements is that patients must be provided with written information concerning their rights under Massachusetts law to make decisions concerning medical care, including the right to accept or refuse medical or surgical treatment and the right to formulate advance directives.

There is no requirement that patients be asked if they want to appoint someone to make such decisions but rather, they will be asked whether they have already executed an advance directive. Whether one has an advance directive such as a health care proxy or living will in no way affects the care received in any health-care facility or by any provider.

Many individuals and organizations throughout the state are sponsoring programs in an effort to educate the public, as well as health-care providers, about both the state and federal laws, and their implications. The goal is to provide those who want to maintain autonomy for their medical care in the event of a later inability to make or communicate their wishes, with the opportunity and means to do so.

Your assistance in providing information to your readers is valuable.

Ginger Fleming
42 Juniper Road



Photo by Matthew Sapienza

Neighbors enjoy themselves last Saturday at the first annual block party on Washington Avenue. For another photo of the event, see the previous page.

NEWS CALENDAR

THURSDAY, SEPT. 12

Andover Housing Authority, 6:30 p.m., 100 Morton St.
Finance Committee, 10 a.m., second floor, town offices.

Merrimack Valley Rapid Transit Authority, 10 a.m., third floor, town offices.

La Leche League, 8 p.m. at the home of Joan Park, 140 Chandler Road.

FRIDAY, SEPT. 13

Hunter education course begins today, 7-9 p.m., Lawrence Rod and Gun Club, Webster Road; free, register first night.

SATURDAY, SEPT. 14

Dahlia Ball, Greater Lawrence Democrats, 7 p.m. at the Boston University Osgood Hill Conference Center, 733 Osgood St., North Andover.

MONDAY, SEPT. 16

Free health clinics for elderly, Visiting Nurse Association HomeCare,

1-3 p.m., Andover Commons; call 470-3800, Ext. 255 for information.

Blood drive, Pike School, Sunset Rock Road, 2-8 p.m.; cafeteria; walk-ins welcome, appointment can be scheduled by calling 475-1197.

TUESDAY, SEPT. 17

Central Business District Committee, 7:30 p.m., second floor, town offices.

Conservation Commission, 7:45 p.m., third floor, town offices.

THURSDAY, SEPT. 19

Andover Haven Associates, 1:30 p.m., Andover Commons on Railroad Street; on the agenda: coming tour of Pennsylvania Dutch Country.

Registration for fall programs at Department of Community Services, 7-8 p.m., Doherty Middle School auditorium.

Water Conservation Committee, 7:30 p.m., Robert E. McQuade Water Treatment Plant, Lowell Street.

POLICE LOG

ARRESTS

Tuesday, Sept. 3 - At 3:14 a.m., a 19-year-old Hartford, Conn., man was placed in protective custody for alleged drunkenness on Chestnut Street.

At 11:30 a.m., Fred Soberon, 35, of 34 York St., was arrested at his home and charged on a Methuen warrant.

Wednesday, Sept. 4 - At 9:56 p.m., Demos Vasiliou, 56, of Santa Barbara, Calif., was arrested on Interstate 93 northbound near River Road and charged with operating under the influence (alcohol), refusal to stop for a police officer, failure to stay within marked lanes and speeding.

Thursday, Sept. 5 - At 9:44 p.m., Edward J. Wetmore, 27, Salem, N.H., was arrested on Park Street and charged with possession of opium/cocaine and their derivatives.

Friday, Sept. 6 - At 5:59 p.m., Eric J. Dillings, 18, of 840 Ashby West Road in Fitchburg, was arrested on Union Street and charged with operating after suspension of his license.

Saturday, Sept. 7 - At 4:31 a.m., a 22-year-old Haverhill man was placed in protective custody for alleged drunkenness near Merrimack College on Elm

Street.

At 8:13 a.m., Christopher P. Gagnon, 28, of 17A Salem St., Lawrence, was arrested on River Road and charged with operating after suspension of his license, operating with an altered inspection sticker, unregistered, uninsured and with illegally attached plates.

At 6:26 p.m., Arthur P. Oles, 26, of 156 Washington Ave. in Chelsea, was arrested on South Main Street and charged with operating after suspension of his license, operating with improper equipment, and on a North Reading traffic warrant.

At 6:42 p.m., Kenneth Fosman, 34, of 117 Mt. Vernon St. in Lawrence, was arrested on Union Street and charged with operating after suspension of his license.

Sunday, Sept. 8 - At 1:52 a.m., a 25-year-old Andover man was placed in protective custody for alleged drunkenness on Longwood Drive.

At 4:02 a.m., a 20-year-old Lynnfield man was placed in protective custody for alleged drunkenness near Merrimack College on Elm Street.

At 6:04 a.m., a 24-year-old Wakefield man was placed in protective custody

on River Road.

INCIDENTS

Friday, Sept. 6 - At 5:09 p.m., a woman mistakenly reported her father had drowned in a whirlpool at the Marriott on Old River Road. The man had passed out in the bath and was taken to the hospital to be checked out.

Saturday, Sept. 7 - At 3:25 p.m., a resident reported he found an arrow stuck into the side of his house at 135 N. Main St.

ACCIDENTS

Wednesday, Sept. 4 - At 10:08 a.m., a minor accident was reported near 150 River Road.

At 5:12 p.m., a multi-car accident was reported near 159 Elm St.

At 6:08 p.m., an accident was reported near 93 Main St.

Thursday, Sept. 5 - At 2:49 a.m., state police handled an accident on I-93 near River Road.

Friday, Sept. 6 - At 1:31 a.m., state police handled an accident with injuries on I-93 between Dascomb Road and Route 125.

At 7:04 a.m., a hit-and-run property-damage accident was reported near 121 Woburn St.

At 12:14 p.m., state police handled an accident on I-93 near Dascomb Road.

At 3:39 p.m., a two-car accident with minor injuries was

reported near 405 Lowell St.

Saturday, Sept. 7 - At 3:16 a.m., state police handled an accident on I-93 southbound.

At 8:26 a.m., an accident was reported near 30 River Road.

At 1:17 p.m., a car hit a parking meter near 93 Main St.

Sunday, Sept. 8 - At 1:11 a.m., a hit-and-run accident was reported near 215 N. Main St.

At 8:29 a.m., state police handled a roll-over accident near 400 N. Main St.

At 11:10 p.m., an accident with minor injuries was reported near 96 Andover St.

Monday, Sept. 9 - At 10:54 a.m., an accident was reported

near 50 Lupine Road.

At 11:17 a.m., a hit-and-run accident was reported near 27 Essex St.

BREAKS

Tuesday, Sept. 3 - At 5:39 p.m., a resident reported a rear window smashed, \$60 taken and then

attempted theft of the radio in a car break on Glen Meadow Road.

At 6:27 p.m., a woman reported a house break at her residence on Lowell Street.

Thursday, Sept. 5 - At 7:28 a.m., a

break into a truck was reported on South Main Street.

Friday, Sept. 6 - At 12:11 p.m., a woman reported a break into another home on Lowell Street.

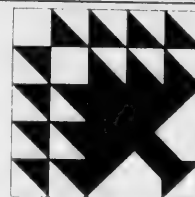
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(Continued on page 39)

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POLICE LOG

(Continued from page 38)

At 7:07 a.m., two car breaks were reported at a residence on Magnolia Ave.

At 1:12 p.m., an attempted break was reported at the boat house at Camp Maude Eaton, on Pumps Pond.

At 3:59 p.m., a Haverhill Street resident reported coming home from work to find his house broken into and his VCR missing.

At 8:33 p.m., a Greenwood Road resident returned from vacation to find his house broken into.

THEFTS

Tuesday, Sept. 3 - At 1:22 p.m., building materials were reported stolen from a residence on Avery Lane.

Wednesday, Sept. 4 - At 5:22 p.m., a woman reported her pocketbook stolen from her place of employment in Dundee Park.

Thursday, Sept. 5 - At 9:29 a.m., the theft of a compressor was reported on Hidden Road.

At 10:42 a.m., paper supplies and a weed whacker were reported taken from a storage shed behind Doctor's Park, Haverhill Street.

VANDALISM

Tuesday, Sept. 3 - At 10:53 a.m., a mailbox was damaged on Greybirch Road.

At 1:36 p.m., damage to a mailbox was reported on High Plain Road.

At 2:18 p.m., spray paint on the sign for a development was reported on Carter Lane off Rattlesnake Hill Road.

Wednesday, Sept. 4 - At 2:56 p.m., damage to a car was reported on Reservation Road.

Friday, Sept. 6 - At 3:12 p.m., damage to a mailbox was reported on Woburn Street.

STOLEN CARS

Wednesday, Sept. 4 - At 8:39 a.m., a 1990 Ford Mustang was reported stolen from 600 Bulfinch Drive. (The car was recovered on Friday, Sept. 6, in Lawrence.)

At 2:11 p.m., a car reported stolen in Lowell was recovered at the Rolling Green Host Hotel.

Thursday, Sept. 5 - At 4:23 p.m., a car theft was reported at Brickstone Square.

At 8:15 p.m., a 1984 Oldsmobile Delta 88 was reported stolen from a residence on Hidden Road.

Saturday, Sept. 7 - At 10:45 p.m., a 1985 Mazda stolen from Lowell was recovered on York Street.

Monday, Sept. 9 - At 1:48 a.m., Officer Craig Poirier was on I-93 in pursuit of a truck just reported stolen out of Methuen. The car was recovered in Billerica after its driver bailed out and fled into the woods.

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683-5139 Anytime

AMC offers three outdoor activities

The Andover Committee of the Appalachian Mountain Club offers three choices for outdoor activity this weekend - all of them in New Hampshire.

On Saturday, Sept. 14, Jeff Nelson will lead an intermediate 10-mile hike along the Signal Ridge Trail to the top of 4,680-foot Mt. Carrigain in the White Mountain National Forest west of Bartlett, N.H. To register with Jeff, call 535-5809 before 9:30 p.m. any evening.

Sunday, Sept. 15, Dave and Margarita Milot will lead a seven-mile climb up 5,249-foot Mt. Lafayette located on the east side of Franconia Notch opposite Profile Lake. Call Dave or Margarita at 682-8924 to register.

Also on Sunday, Barbara Coffman and Doris Grandfield will lead a hike into Pawtuckaway State Park to discover and explore giant boulders left behind by the glacier. Meet at 12:30 p.m. in the municipal parking lot on Main Street, opposite Bank of New England.

School news begins on page 12 in today's *Townsmen*

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SPORTS

AHS gridders prepare for next week's opener

By Rick Harrison

With an unprecedented amount of time to prepare for the 1991 season, and a schedule that looks heavenly early and hellish toward the end, the Andover High football team continues to work hard prior to its Sept. 20 opener against Methuen.

Due to a quirk in the schedule, next Friday night's game at Eugene V. Lovely Field will be the only one the Golden Warriors play over a six-week stretch.

They started pre-season practices Aug. 22 and, with an open date following the Methuen game, AHS won't return to action until Oct. 5 at Lawrence.

The first six games are against teams not expected to challenge for the league title.

However, things move from cruise control to overdrive beginning Nov. 8 when a veteran Billerica crew invades Lovely Field. Following in order are Chelmsford (Nov. 15), North Andover (Nov. 22) and Central Catholic (Thanksgiving Day).

Central, Chelmsford and Billerica are projected as the league's three strongest teams, so Andover essentially starts at the weak end of the league and moves progressively up the ladder of difficulty.

"It's nice to have an extra week at the beginning of the season," said Head Coach Dick Collins, "especially when you consider all the different things that have to be worked on. But I don't like having another week off after Methuen. Once you get started you want to keep going with no breaks."

Andover enters the season with a seven-game win streak, but only four starters return from the 1990 crew that finished 8-2-0 and was playing the best football in the Merrimack Valley Conference by Thanksgiving Day.

Top graduates included Joe Marinaro (UMichigan), Matt Perry (Northeastern), Brett Hammond (UMass-Amherst), Dave Blank (South Florida), Stefan Fodor (Brown), Andy Carleton (St. Lawrence), Chris Davis, Mark Avery, Ryan Beal, Mark Dodge, Will Lowry and Jeff Hurley.

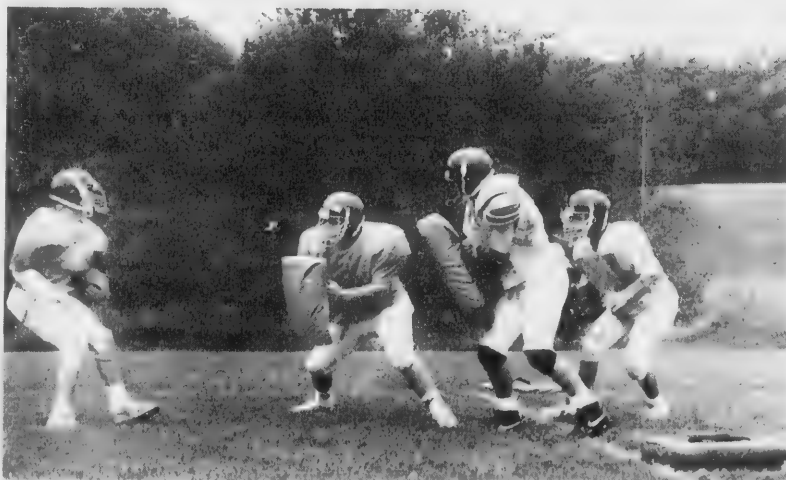
Veteran players

The only veteran who consistently started both ways last year is senior tackle Erik Greenstein (6'3", 265 pounds).

Other returning frontliners are senior linebacker Ryan Kelly (6', 200), senior noseguard-linebacker Dan Waitkevitch (5'11", 205) and senior running back Jim Landry (5'8", 155).

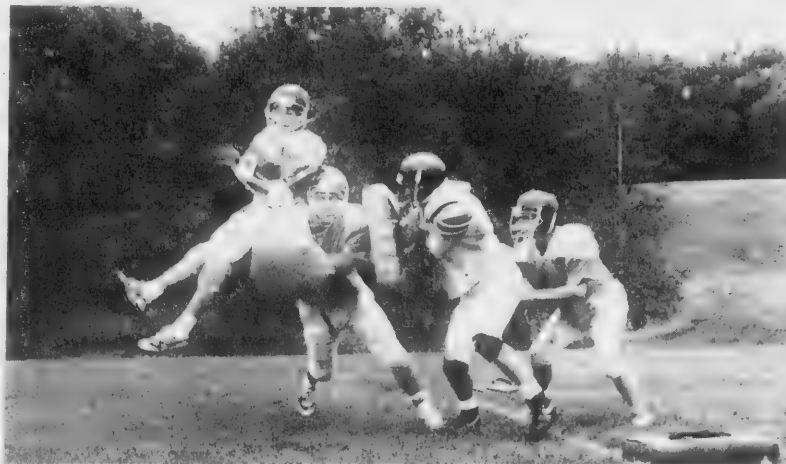
Waitkevitch may double as a fullback this fall, while Landry will return punts and kickoffs again and may play in the defensive backfield.

Landry has missed most of the pre-season while fighting a double whammy, recovering from mononucleosis and a broken bone in his foot suffered

Overcoming obstacles

Photos by Matthew Sapienza

The Andover High varsity football team is looking forward to a season in which each opponent will be more challenging than the last ...



... and the Warriors have been working hard during practice, hoping to pick up where the team left off at the end of last season ...



... while keeping in mind the obstacles they may run into on the grid iron.

in last June's state championship baseball game against Milford.

Greenstein, Kelly and Waitkevitch are captains, along with senior two-way tackle Garrett Ferris (6'1", 225) who saw considerable action last year while giving either Marinaro or Greenstein a breather.

Senior defensive ends Todd Allard (5'9", 180) and Dan Feeley (6'0", 210), senior Mike Pettoruto (6'2", 205) and junior Steve Shepard (6'0", 190) were also varsity regulars.

Allard may double at tight end this fall, Feeley at tailback, and Pettoruto will move from fullback to a two-way end.

Shepard, who handled the punting last year, is an outstanding all-around athlete who should handle that duty again and also move in as a running back and safety.

Feeley is currently sidelined with a knee injury suffered in the scrimmage against Greater-Lowell Regional. He will miss the Methuen game but should be back in three weeks for Lawrence.

Daniels and McCue

The battle for No. 1 quarterback, which included six players at one time, has been narrowed to a head-to-head competition between seniors Matt Daniels (5'9", 165) and Jason McCue (5'10", 165).

"Both have run well in scrimmages," said Collins. "Our passing attack hasn't been as productive as we'd hoped, but a lot of that has been due to dropped passes."

"Matt and Jason are very, very close in ability. We'll be all right at quarterback no matter which one starts. After the Reading scrimmage we'll analyze who did what in the four pre-season games, and Joe Celia (quarterback coach) will decide who's No. 1 after he and I consult."

The New England Patriots used a similar approach to determine their starting QB this year.

Both McCue and Daniels are potential starters at other positions as well.

McCue's brother Brandon quarterbacked the 1987 AHS squad to a 7-3-0 record, tossing 13 touchdown passes.

Junior Colin Arseneault (5'11", 160), a kick return specialist last fall, figures into the plans as a split end and cornerback.

Junior Scott Henry (5'10", 160), back-up placekicker to Brett Hammond in 1990, also looks good at split end.

Kicking Coach Peter Reilly also has a decision to make soon with Henry, Pettoruto and junior center Sean O'Leary (6', 230) all displaying a strong foot and educated toe.

Senior Scott Miner (5'11", 210) is the other candidate at center, but he will be sidelined indefinitely after suffering a torn ligament in his foot during last weekend's scrimmage against Welles-

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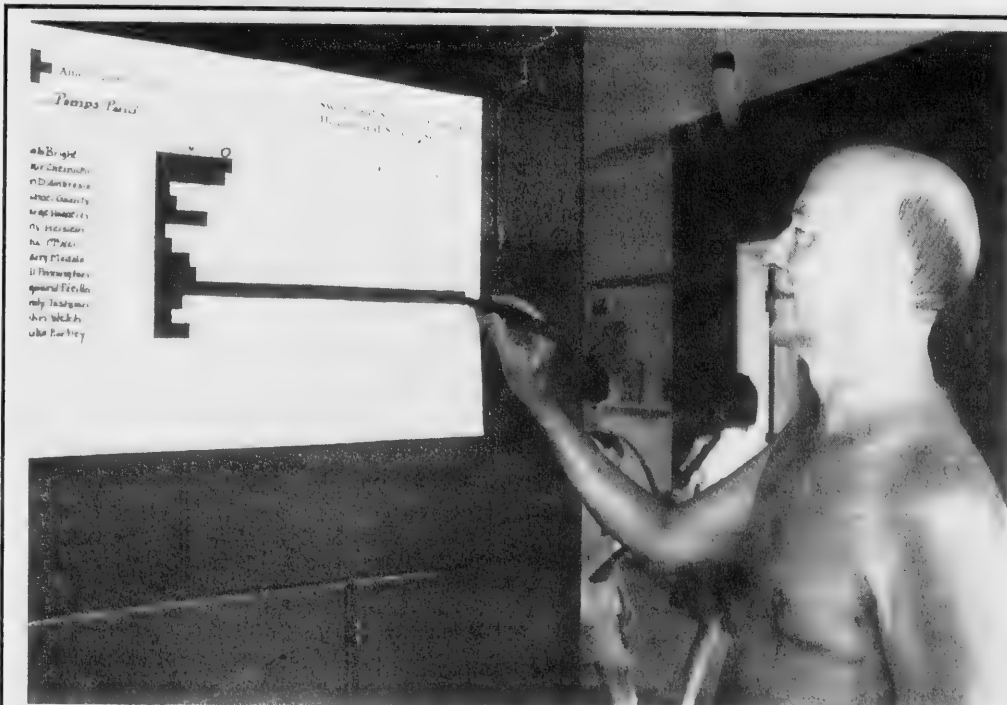


Photo by Matthew Sapienza

Sigmund Pfeiffer fills in his 50-mile mark on the chart at Pomps Pond. The 64-year-old Andover resident has been swimming at Pomps for over 30 years. He feels since the earth is made up of two-thirds water, why not use it?

Andover Blues come back to win tourney

In coming back from the brink of elimination to win the Tewksbury Tournament, the Andover Blues 16-and-under softball team followed a season-long script.

The Blues finished play this summer with a 30-10 overall record.

After winning just four of their first 10 games, the Blues ripped off a streak of 22-1 to enter this final competition at 26-7.

At Tewksbury, the Blues topped powerhouse Lakeville 4-3 in the opener of the five-game round-robin.

The locals then reversed field and lost three straight to the Dighton Tigers, Dracut Cougars and Chelmsford Orioles.

Andover never straightened out its pitching in the Dighton game, taking a 16-4 beating.

In the eighth meeting this season between Dracut and Andover, with the Blues having won the previous four, Andover nursed a 2-0 lead into the sixth inning. Starting pitcher Lindsey Sweeney held the Cougars at bay while allowing just four scattered hits. After a pop-fly out, a hit batsman, single, error and double

steal produced one run and left Cougars at second and third, Jessie Drench came in to face a hitter who had roped a shot to right center earlier.

Though jammed on a 2-2 pitch, the Dracut player lifted an opposite-field flare into short left field, good enough to score the go-ahead runs. With the door ajar, Dracut slammed three more singles and a triple to break open the game en route to a 7-4 triumph.

Sweeney injured

Andover arrived for its game with Chelmsford to learn that star outfielder-pitcher Lindsey Sweeney would be unavailable after suffering an ankle injury in non-softball related activity.

The Blues went on to endure a tough 4-3 loss, as Kate Batts's three hits were about all that went right for the locals.

Andover's 18-6 demolition of the host team later in the afternoon seemed small consolation to end the season, although it featured a solid pitching performance from Heather Brown, five RBI by Mary Wells and a

fine catch by outfielder Bridget Finn.

The Blues' unimpressive 2-3 record wouldn't have permitted them to advance to the medal round, but for a tie-breaker based on runs allowed.

Andover's split of its games with Lakeville and Dighton forced the tie-breaker to come into effect. Lakeville's progress was assured since it allowed just 20 runs, but Andover advanced on the strength of Dracut's 12-0 thrashing of Dighton which put the Blues' ahead on the slim difference of three runs allowed.

Semifinal romp

Lakeville would face Chelmsford while Dracut played Andover in the semifinals.

Grateful to be alive in the tournament, Andover exploded for all its runs in the top of the first inning. Jill Cassie led off with a line single to center, Mary Wells walked and Leah McLean dumped a single to center to load the bases.

Kate Silva's hard smash to second couldn't be handled, and the first run

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Top coach holds basketball clinic

Mike Krzyzewski, defending national champion Duke University's highly-successful basketball coach, will conduct an in-depth coaches' clinic this weekend, Sept. 14-15, at Andover High's Dunn Gymnasium.

The clinic, sponsored by USA Coaches Clinics, begins at 7 p.m. Saturday and concludes at 4:30 p.m. Sunday.

Coach "K" has led his Blue Devil teams to the NCAA Tournament Final Four five of the last six years, and Duke won the national championship last spring by defeating favored UNLV in the title game.

His teams have won three Atlantic Coast Conference championships and played in nine NCAA tournies and one NIT (National Invitational Tournament).

On Saturday, Krzyzewski (pronounced Sha-shef-ski) will discuss his coaching philosophy, practice planning, special situations and the three-point shot.

Players will be used for demonstration purposes on Sunday as Krzyzewski shows how he teaches individualized team fundamentals and motion offense.

Junior and senior high boys' and girls' coaches, along with youth league coaches, are encouraged to attend the clinic.

The registration fee is \$60 if paid in advance or \$65 at the door.

Coach Krzyzewski will be available for questions at approximately 6:30 p.m. on Saturday at Andover High.

For more information call 1-800-Coach-13 (1-800-262-2413).

Car wash benefits AHS swim team

The Andover High girls' swim team will hold a car wash this Sunday, Sept. 15, in the Andover Savings Bank rear parking lot at the corner of Main and Chestnut streets.

Proceeds from the wash will go to defray the cost of the season-ending team banquet and for the purchase of team jackets.

26-mile walk helps Jimmy Fund

The third annual Boston Marathon Jimmy Fund Walk will be held Saturday, Oct. 5, rain or shine. The walk follows the official route of the Boston Marathon.

Walkers may choose their starting point: Hopkinton Town Green, Hopkinton (26.2 miles) or the Pillar House Restaurant in Newton, (10 miles). Start times vary depending on location; the finish is at Copley Square Park in Boston. A minimum of \$100 in pledges is required to enter the walk. All funds benefit the Jimmy Fund at Dana-Farber Cancer Institute. Applications may be picked up at any CVS store.

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Field hockey team eyes league title

By Rick Harrison

The Andover High field hockey program turned a big corner last year, earning the respect of fellow Merrimack Valley Conference teams by finishing over .500 and barely missing Eastern Mass. Tournament qualification by one point.

The Lady Warriors needed 22 points in 18 games to advance to post-season play, but finished with 21 after posting a fine 9-6-3 won-lost-tied record.

This fall, the rejuvenated AHS squad will be trying to take two extra steps by seriously challenging for the league title and winning a berth in the tournament.

Last year's top scorer (Jen Recesso) and the No. 1 goaltender (Melissa McCarty) were among five key graduates.

But there are six starters returning who combined for 18 goals last fall, as well as a keeper who sparked a superb JV team and saw some late-season varsity time.

The regular season opened Tuesday afternoon against Methuen, and continues today with a game at Haverhill. Next week the Lady Warriors host Chelmsford (Monday) and Wilmington (Wednesday) before traveling to Tewksbury (Friday).

Coach Sandy Lunt, a field hockey standout for three years at Chelmsford High before a knee injury ended her career at UMass-Amherst, begins her fifth season at AHS.

She likes the athletic ability, speed and aggressiveness of her 1991 squad, and feels this team will be fun to watch. There is potential for good balance among the scorers, and senior goal-

tender Julie DiLiegro had a strong pre-season.

Joining Recesso and McCarty among the graduated standouts were Kathy Kim, Gil Kiley and Stephanie Gulla.

Jen Recesso had 11 goals and 14 total points last year, coming on strong at the end of the campaign with four goals in the last two games against Dracut and North Andover. Kathy Kim added five goals and six assists as Andover's third highest scorer, while defenders Kiley and Gulla helped Melissa McCar-

This fall, the rejuvenated AHS field hockey squad will be trying to take two extra steps by seriously challenging for the league title and winning a berth in the tournament.

ty hold the opposition to one goal or less in 11 games.

Strong nucleus

Second-year starters among the solid turnout of 45 candidates are senior forwards Grace Perry and Layne Whitley, senior midfielders Holly Clark and Alicia Dennehey, and senior defenders Abby Dalton and Julie Cutler.

Perry was just behind Recesso in scoring last fall with 10 goals and 13 points, while Holly Clark had 4-6-10 points and Layne Whitley 3-3-6.

Clark is an outstanding hurdler in track, Whitley a top-shelf sprinter, Perry an excellent basketball player and middle distance runner in the spring,

and Dennehey a gymnast.

Whitley, Clark and Dalton are the field hockey tri-captains.

Other players who saw varsity time last year are senior forwards Carla Wade (three assists in 1990) and Dana Wald, senior midfielder Rose Capomacchio (two assists), senior defenders Laura Williams and Meghan O'Handley, and senior goaltender Julie DiLiegro.

DiLiegro was a key to the great season by Coach George Walsh's junior varsity team, and she saw action in parts of three varsity games in late October after Melissa McCarty suffered an ankle injury.

New to the varsity this fall are junior forwards Jen Batts, Melissa Letch, Sarah Wallace and Sarah Witham, junior midfielders Jamie Lynch and Jinyi Joo, junior defenders Katie Walsh, Becca Morison and Beth Twohig, and junior goaltender Starr Foresta.

George Walsh returns as junior varsity coach and Dick Stevens as freshman coach.

The Lady Warriors sharpened their skills during the pre-season with scrimmages against Masconomet Regional and Salem N.H.

Coach Lunt feels perennial power Tyngsboro High will again be the team to beat in the MVC.

Night games

Tyngsboro will be the opponent for an historic night game at Lovely Field on Sept. 27 at 7 p.m., and the Oct. 7 game at Chelmsford High will also be played under the lights.

Saturday home games Oct. 5 and 12 against North Andover and Tewksbury will face off at 10 a.m.

It's time to meet the coaches

The Andover High School Football Parents Organization (AFPO) will sponsor its annual "Meet the Coaches Night" Thursday, Sept. 12, at 7:30, at Old Town Hall on Main Street. Coach Dick Collins will talk about the football program at AHS. Parents will be able to meet the coaches and ask questions.

Directors of the AFPO will be present with information about their group. A short video of the 1990-'91 season, made by the AFPO, will be shown. Coffee and dessert will be served. Parents of all AHS football players are invited.

The Andover Soccer Boosters Association will hold its "Meet The Coaches Night" this Sunday, Sept. 15, from 4 to 7 p.m. at the home of Bink and Rich Roberts, 160 Lowell St.

On hand to meet with the parents will be boys' varsity coach Dave Amundsen, girls' varsity coach Dick Loschi, junior varsity coaches Mike Wartman and Karl Lippmann, and freshmen coaches Charlie Labelle and Kathy McDermott.

A special "fun" raffle will be held for those attending. Small, inexpensive items will be welcome and included in the raffle for any parents who wish to contribute.

This annual event provides Andover High soccer parents with the opportunity to meet their children's coaches on an informal, one-to-one basis, to get acquainted with one another and learn what the Andover Soccer Boosters Association is all about.

Gridders prepare for season opener against Methuen

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ley.

Expected to move into the guard slots are seniors Mark Sobiek (6'1", 210) and Dennis Godwin (6'1", 205).

Additional offensive backs are junior tailback Alan Guibord (6', 175), diminutive-but-feisty junior tailback Gary Lumley (5'2", 115), senior flanker Rich Radulski (6'1", 165), junior fullback Rich Meyers (5'11", 190) and sophomore tailback-fullback Matt Wolcott (5'7", 172).

Guibord should double as the monster man on defense, and could step in at quarterback if necessary.

Waterbug Lumley

The exciting Lumley scored two touchdowns in the Bedford scrimmage before suffering a charleyhorse. "You have to be careful with a kid his size," said Collins, "but he's a tough bugger and he hits the hole like he's been shot out of a cannon."

Radulski, who missed the Wellesley scrimmage because of illness, also looks good at cornerback.

Meyers is the son of Tom Meyers, a standout player for Collins years ago, and Wolcott ran wild for the undefeat-

ed freshmen last year with 1,153 yards rushing (on just 58 carries) and 62 points.

Other defensive standouts during the pre-season have been senior end Jamie Himber (6', 175), senior tackle John Wilen (6'2", 250), senior linebacker Bob Dalton (5'10", 175), junior linebacker Mark Maesano (5'8", 175) and senior back Mike Giamo (6'1", 170).

Scrimmages thus far have been against Greater-Lowell Regional, Bedford and Wellesley, with the fourth and final one slated this Saturday morning against Reading at Lovely Field.

"Greater Lowell and Bedford are a couple classes below us," said Collins. "But Wellesley is regarded as a good football team and we shut them out."

The final score was 24-0 as the Golden Warrior first string scored two touchdowns and the second liners also scored twice.

"Defensively we've looked good from the start, but that doesn't surprise me because our defensive coordinator (Joe Iarrobino) is one of the best.

"Offensively we've sputtered a bit, but that's natural," continued Collins. "We moved the ball well against Wellesley, and did score four times, but

we had another touchdown called back and were stopped several other times by penalties.

"It may be an idiosyncrasy of mine, but I won't scrimmage unless we have officials and it's done under game conditions. That way, if a player makes a mistake, he's much more likely to remember it.

"What hasn't been typical Andover is all the dropped passes, but we are shuffling a lot of receivers in and out.

"We have the potential to be a good offensive team. We have some speed, but inexperience could be a major factor."

Coaching staff

Joining this aforementioned Joe Iarrobino, Joe Celia and Peter Reilly on the coaching staff are Justin DeMarco (offensive backs), Glen Alsop (offensive line) and second-year volunteer Charlie Towne (defensive assistant).

Collins follows the consensus opinion that Central Catholic, 17-3-0 the past two years, and Chelmsford are the teams to watch.

"Central has (Kevin) Labrecque and Chelmsford has (Paul) Gillette returning in the backfield," explained the

AHS coach. "You can't really judge a team off what they have coming back, because some kids mature much faster than others. But on paper those two, along with Billerica, look tough.

"For us to be competitive we have to stay healthy and overcome our lack of experience. We're not a young team. In fact we're primarily a senior team (23 players on the 53-man roster are 12th graders), but in terms of varsity time we're very green."

Seeking No. 200

Collins begins his 33rd year with an overall record of 192-113-17. His teams have won or shared seven league titles, captured two Super Bowls, and had just two losing seasons in the last 30 years.

Eight more victories will get Collins to the milestone 200 mark, a plateau reached by only 13 other Massachusetts high school football coaches.

Collins is believed to be the only coach in Bay State history to be inducted into both the State Track and Football Coaches Halls of Fame.

Andover has been 8-2-0 each of the past two seasons and is 60-35-4 over the last decade.

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Chargers open season

The Andover Chargers opened the soccer season recently by winning the Girls U-14 division of the Fall Kickoff Classic in North Reading. Andover won the championship 3-2 over Burlington in the final minutes of the game.

The tournament started off with a tremendous display of team soccer which resulted in a 6-1 victory over Wakefield and a 4-0 win over North Andover.

Jenn Munroe took all of 37 seconds to score the first goal against Wakefield, and after seven minutes the score had been upped to 3-0. Goals were scored by Munroe (3), Vanessa Blank (2) and Ashley Nowell with assists going to Jen Prudden (2), Susan Ashlock, Blank, Munroe and Vanessa Scarbeau. Wakefield's offense could never get started against the Chargers defense of Susan Cookson, Christine Contos, Ashlock and Liz Salvia.

Saturday's second game was a 4-0 thrashing of North Andover with scores coming from Blank (2), Stephanie Banos and Scarbeau with assists going to Jennie Murnane, Beth Murphy, Munroe and Prudden. Goalkeepers Meghan Lynch and Christine Contos shared the shutout.

The Chargers assured their top seeding in the semifinals with a 7-0 rout of Nashua, N.H., on Sunday. Nashua stayed close in the first half, allowing a goal by Blank and a Munroe header into the net off of a cornerkick by Blank. The floodgates opened in the second half as Blank netted two more, Munroe one more and single goals came from Randi Spiegel and Salvia. Assists went to Spiegel (2), Murnane (2), Blank, Munroe and Murphy. The midfielders of Blank, Hannah

Pfeifle, Jen Schapira, Murphy and Banos controlled the center of the field and preventing Nashua from mounting any form of attack.

The Chargers met Wakefield for a return match in the semifinals. The Wakefield goalkeeper put on an unbelievable performance with save after save. Randi Spiegel finally managed to put the ball behind the Wakefield keeper with an assist from Munroe, but Wakefield answered shortly afterward to forge a 1-1 tie at the half. Despite repeated shots on goal, the Chargers could not score again during regulation nor through two overtime periods and the match went to a penalty kick tie-breaker.

Chargers' keeper Meghan Lynch proved she was equal to the performance being put on by the Wakefield keeper. With Wakefield shooting first in the best of five shoot-out, Andover was down 3-2 Murnane and Scarbeau having scored for Andover, when Lynch tipped a sure goal up and over the crossbar. Munroe coolly tallied the tying goal and the shoot-out proceeded to sudden death. Lynch made four more saves before the ninth shooter, Spiegel, finally netted the game winner to place Andover in the finals against Burlington.

Burlington came into the finals having matched the Chargers 4-0 record.

Applying constant pressure, Burlington scored at the 15-minute mark to put the Chargers behind for the first time in the tournament. With Cookson, Salvia, Scarbeau, Contos and Ashlock holding off Burlington, Andover found their stride when

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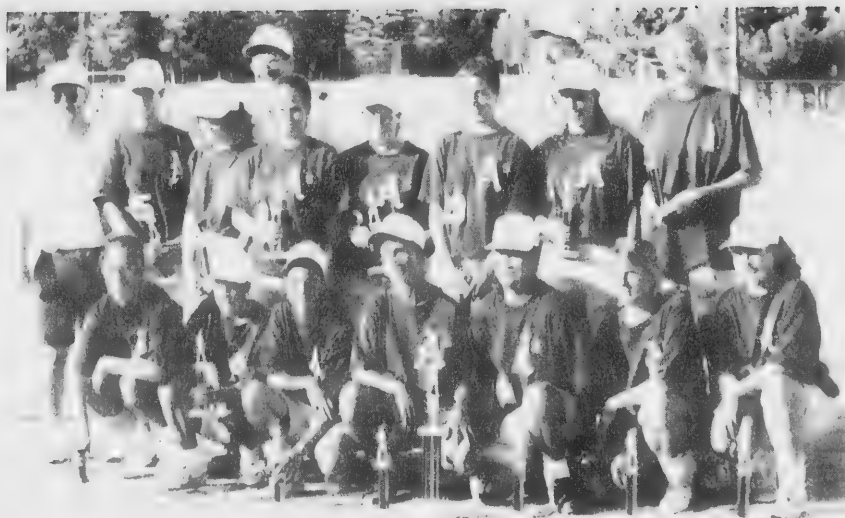


Photo by Bernice Antifonario

The members of the Andover Blues softball team are, in the front row, from left, Jessie Drench, Jill Cassie, Leah MacLean, Kate Silva, Lindsey Sweeney, Kristen Asquith and Kate Batts. In the back row, from left, Coach Jimmy Cassie, Lisa Mallett, Bridget Finn, Coach Peter Drench, Lauri D'Agostino, Becky Shola, Francesca Antifonario, Coach Pete Savard, Vanessa Bland and Jill Imbriano. Missing from the photo are Mary Wells, Heather Brown, Kerry Furilla and Karen O'Connor.

Blues come back to win tourney

(Continued from page 41)

scored. Kristen Asquith strode to the plate and unloaded an opposite-field grand slam to right to make it 5-0, and set the tone for the Blues' storming through medal round play.

Jessie Drench, making her fourth mound appearance of the tournament, allowed just five hits and two late unearned runs. Lisa Mallett filled in capably for Sweeney in center, designated hitter Jill Imbriano moved to left, and Asquith took over the catching for Silva whose sore wrist limited her to the DH role.

Chelmsford disposed of Lakeville, so the championship game was a rematch of that morning's first game.

Confident that they could beat Andover a second time, the Orioles were stunned by another bang-bang Blues' first inning as Andover raced to a 4-0 lead.

Cassie again led off with a solid single, after which Wells and MacLean surprised Chelmsford by both bunting their way on to load the bases.

After a strikeout, Asquith drove in a run with a hard infield out and Batts reached base on yet another infield hit just out of the second baseman's reach. Imbriano legged out a hit to close out the scoring.

Using the same formula that had spelled success in the semis, the Blues clamped down near-perfect defense and maintained their four-run margin to the end.

In 14 innings of medal-round pitching Drench allowed three runs, all unearned, nine singles, one walk and struck out seven.

The Blues lineup in the title game included just four 16-year-olds and four players who will be entering high school next month.

Season Stats

Eight different players made pitching appearances during the season.

Drench (19-5, 2.51 ERA), Brown (5-2, 5.73)

and Lauri D'Agostino (4-1, 8.90) carried the heaviest burden, but Kerry Furilla (1-0, 14 innings) and Sweeney (0-1 in 10.2 innings) pitched effectively at key moments. Imbriano, Karen O'Connor and Vanessa Blank also took their turn in the pitcher's circle.

The Blues' regular infield featured Francesca Antifonario at first base, Cassie at second, MacLean at short and Wells at third. Mallett divided her time between third and center field, while Batts and D'Agostino also played second base.

The versatile Imbriano played first base as well, Asquith split her time between left field and catcher, Sweeney played center and Batts held down right. Finn, Blank, O'Connor, Shola and D'Agostino also played the outfield.

MacLean had a .517 on-base percentage, batting leadoff until Sweeney's injury forced her into the third spot. She rang up 60 hits in 37 games for a .462 average.

Wells batted .447 in 13 games, Sweeney .481 with an amazing 26 RBI in 17 games, and Silva hit .417 with 28 RBI in 35 games. This 2-3-4 trio produced 24 extra base hits among them.

In 28 games Cassie hit .360 with a .436 on-base mark. Imbriano batted .267 with 16 RBI in 33 games, Batts hit .310 with 14 RBI in 24 games, Drench batted .281 with 11 RBI in 27 games, and Antifonario hit .250 in 36 games with a .370 on-base percentage.

Asquith's .265 average in 37 games belied her worth, as she drew 25 walks and was on base .409 per cent of the time. In 17 games Brown hit .412.

The Blues entered five tournaments and won four of them.

Twelve players will be in Phillips Academy classrooms this school year, one at Andover High, one at Doherty Middle School, one at North Andover High and one at Bishop Fenwick.

Resident captures tennis titles

Michael Auger of 16 Balmoral St. captured the singles and doubles titles in the Essex County tennis tournament held at the Willows Racquet Club on Turnpike Street in North Andover over Labor Day weekend.

The tournament, first held in 1903, is the oldest on the New England tennis circuit.

Mr. Auger drew a first-round bye in singles, defeated Paul Roe of South Boston in the second, Dan DaRos of Old Lyme, Conn., 6-2, 6-4 in the third round, Bob Gambale of Lowell 6-1, 6-3 in the semifinals and Oscar Jara of Quincy 7-6 (9-7), 6-4 in the finals.

Mr. Auger paired for doubles with six-time previous doubles winner John Nicefoiro of North Andover. They won the finals over Will Willis of Sherborn and Dick Waterfall of Framingham 6-1, 6-4 in a net-charging forceful

contest.

Mr. Auger trained in college in Florida.

Andover was also represented by G. Warren Patterson of 75 Cheever Circle who played well in a losing cause against Eric Leip of Ashland.

John Fowler of 6 Chapman Ave. lost his singles match against Warren Avery of Needham, met with success in doubles with partner Steve Counihan of Cambridge by defeating the Everett team of Ray Meyers and Jose Caicedo, but then lost to Auger and Nicefoiro. David Bunker of 9 Korinthan Way lost in a lengthy match against doubles champion Will Willis 2-6, 6-3, 6-0.

Tim, Maria and Calley Rockwell of 175 Elm St. served with other members of the Rockwell family on the committee.



The Pirates are, in the top row, from left: Coach Lou Rosenfeld, Coach Josh Willman, Todd Lawrence, John Nigrelli, Garrett Burke, Gwen Olinski, Matt Liberty, Barbara Hickey, Reed Newland, Josh Blagg, Matt Jennings, John Rhude, Mark Juhola, Chris Blagg, Brian Mayberry, Ryan Lebro, Coach Patty Fitzgerald, Coach Rick Battistini. Second row: John Fischer, Jennifer Lamontagne, Tracie Grant, Melissa Schofield, Peter Olinski, Kristen Perrault, Wendy Mooney, Stephanie St. Onge, Adrienne Bonne, Alycia Howe, Mary Beth Feeney, Jennifer Sheehan, Jessica Janiak, Michelle Peake, Adam Robb, Beau Lamontagne, Nicole Muraca, Geoff Schaaake. Third row: Julianne Sullivan, Lael Byrnes, Danielle Muraca, Elise DiBenedetto, Kait McLaughlin, Allison Jones, Scott Campbell, Amy Heroux, Danika LeDuc, Christina Rhude, Clewis Kinnett, Joanna Jones, John Newland. Front row: Connie Brown, Courtney Gatalano, Michelle Riley, Richard Kinnett, Kevin Riley, Elizabeth Ackley, Diana Liberty, David Howe, Mara Zanfagna, Mark Schofield, Lyndsay St. Onge, Scarlett Quigley, Jonathan Leone, Nicole Hendrickson.

Pirate swim team has come a long way in five years

By Victoria Robb

Five years ago, a group of coaches, swimmers and parents got together to form a new United States Swimming club that would draw from the Merrimack Valley area.

In the past, athletes who wanted to swim competitively had the choice of the area YMCA league or the Harvard-based Gator Swim Club. The need for a local USS team seemed apparent.

Rick Battistini, who had coached at the Haverhill and Lowell YMCAs, and Josh Willman, with coaching experience at the Andover/North Andover Y, signed on to lead the team along with several assistant coaches.

Some competitors who previously had been with Mr. Battistini and Mr. Willman, swimmers who preferred to give up the Boston commute and newcomers to the area and first-time competitive swimmers joined the fledgling club.

A support group was formed and began the "nuts and bolts" duties of organizing and running a USS team. One of the first items on the agenda was the selection of a name.

That's how the Merrimack Valley Pirates were born.

The majority of the swimmers came from Andover, North Andover, Methuen, Lawrence, Chelmsford, Lowell, Westford, Dracut and Wilmington. However, many hailed from as far as Harvard, Bedford, Pepperell and Newburyport, Mass. and Salem and Derry,

N.H.

What drew these swimmers together was the desire for a more competitive program with high level professional coaching. This the Pirates provided while offering a beginning program for the development of new and younger swimmers.

Mr. Battistini brought with him a long history of competitive swimming and coaching success. He was an All-State competitor in high school and All-New England in college. He has been nominated three times for the Globe All-Scholastic Coaches award and received the National YMCA Coaches Excellence Award in 1985.

Mr. Willman, who competed at the University of Miami, led the Andover/North Andover Y to many district titles and regularly had swimmers competing at the New England Regional championships and YMCA National championships in Florida.

The team is aided by Patty Fitzgerald, a former competitive swimmer and the swim coach at Haverhill Country Club and for the Andover High girls' team, who handles the younger swimmers; and Lou Rosenfeld, a former YMCA and Boys' Club coach, who is the team's stroke technician.

The team met with a good deal of success in the first few seasons, sending competitors to Zone and Junior Olympic championships as well as to the New England Age Group and Senior meets.

In a way, this early success was something of a double-edged sword. Word spread that the Pirates were nothing but a high powered program where everybody put in thousands of yards every day of the week and that swimmers were constantly pushed to do more.

This was only partially true. There is a program where senior swimmers can swim six to seven days a week plus additional morning workouts but that is only one of three programs offered. Younger swimmers, 12 and under, have the option of selecting a three- or five day-a-week schedule according to what they are capable of or wish to commit to. Senior swimmers also have the five-day a-week option. The coaches, parents and swimmers together determine which of the programs best fits the needs of the athlete and encourage the swimmers to do their best and to strive for improvement.

At the beginning of each short course season in September, the team members sit down individually with a coach and discuss what they want to accomplish. Goals are set for the season and the coaches keep tabs to see that the swimmers are making the kind of progress necessary to reach those goals.

The coaches also encourage their swimmers to take part in other activities away from the pool and many participate in school and community athletics and extra-curricular activities.

The coaching staff firmly believes that a swimmer swims better if enjoying the experience, and they try to make all the hard work as enjoyable as possible.

One of the important functions of the team is social and the Pirates will have various get-togethers during the course of the year where they can socialize, relax and get to know each other. "The better you know your teammates, the better team you will be" is evident by the close-knit feeling among the Pirates where newcomers are warmly welcomed and made to feel part of the group.

Last summer the Pirates participated in an exchange program with the SG Berlin-Nord team from what was then West Germany. Twenty swimmers from Berlin and their coaches lived and trained with Pirate team members and their families. Every afternoon from 4 to 6 and Tuesday and Thursday mornings from 6 to 7:30, the swimmers put in the yardage as they got to know each other and compare training practices and meet strategies.

Social activities included trips to Water Country, the Science Museum, Salem, Mass., various historical sights and a whale watch, as well as informal get-togethers, cookouts and more. The German swimmers also competed in several local meets. If conditions had not erupted in the Middle East last January the Pirates would have completed

(Continued on page 46)



The members of the Rolling Green Tennis Club's USTA 3.0 women's team are, from left, Janice Martin, Mary Desjardins, Carol Couture, Sharin Luti, captain Kathleen Fenton, Sara Hawn, Christine Sullivan and Karen Williams. Not pictured are the team's subs, Janet Berberian, Regian Doyle and Tricia Duffy.

Women's tennis team goes undefeated

The Rolling Green Tennis Club's USTA 3.0 women's tennis team played an undefeated summer season and qualified to compete in the Eastern Mass District championships in Portland, Maine.

The ladies beat Executive Racquet Club in Woburn 4-1, Bluehills Tennis Club in Canton, 3-2 and lost to Waterville 1-4 and Brunswick, Maine, 2-3.

The team was coached by

Rolling Green's tennis pros, Joan Axelrod and Roxanne Ritzell.

Team members from Andover include Karen Williams, Christine Sullivan, Sharin Luti, Sara Hawn, Janice Martin, Carol Couture and their captain, Kathleen Fenton. Mary Desjardin comes from Lowell. Subs are Regina Doyle, Janet Berberian of Andover and Tricia Duffy of South Boston.

Colleges' sports departments receive citations of excellence

Eight institutions in Massachusetts have received citations of excellence in the College Sports Information Director of America publications contest for the 1990-1991 academic year.

CoSIDA sponsors publication contests in 29 categories, ranging from specific sport brochures and programs to posters to recruiting brochures to special publications and programs to conference publications.

Boston University, Smith College in Northampton and the Basketball Hall of Fame in Springfield each earned two awards while Bentley College in Waltham, Boston College, Clark University and College of the

Holy Cross in Worcester, the University of Massachusetts at Lowell and Merrimack College in North Andover earned one award each.

CoSIDA was established in 1955 to serve sports information directors and others associated with the promotion of college athletics.

UMass-Lowell placed fifth in the nation for its men's basketball brochures, designed by B.L. Elfring and Paul Sweeney.

Jim Seavey, sports information director at Merrimack College, earned second place in the women's basketball programs, Division B category.

Hunter Ed course starts tomorrow

Massachusetts Hunter Education instructor George Rost will hold a basic hunter education course at the Lawrence Rod and Gun Club, Webster Road, Andover.

This course is free. Register the first night.

Students must attend every session. Instruction will take place Sept. 13, 20, 27, and Oct. 4,

11 and 18 from 7 to 9 p.m.

A state hunter education certificate is provided to course graduates 14 years or older. Youngsters ages 10 through 14 may participate and request a letter of completion to meet out-of-state licensing requirements.

Parental permission is required of all students under 18 years.

Play ball at AHS

The Andover High School gymnasium will be open for informal pickup basketball games Mondays and Wednesdays from 8 to 10 p.m. throughout the school year.

All residents ages 13 to adult are welcome. The cost is \$2 at the door. Street shoes are not allowed.

Lucy gets hole-in-one

Robert F. Lucy of Andover scored a hole-in-one at Meadow Brook Golf Club in Reading. The 135-yard ace was scored at hole number 7 on June 11.

Car company sponsors golfer

Tulley BMW of Nashua, N.H., will sponsor Jordan Elliott of Nashua, and Clive Fazioli of Andover as they advance to the U.S. Finals of the third annual BMW Golf Cup International amateur golf program in Scottsdale, Ariz., Sept. 26-29.

Mr. Elliot and Mr. Fazioli won the Indian Ridge Country Club tournament in July to qualify for the U.S. National finals at the

Falcons win

Andover Falcons 3 - Haverhill Comets 0

The Andover Under 12 Boys Division II travel team shut out Haverhill 3-0 in the season opener Saturday.

Damian Dolan (two goals) and Brendan Long (one) provided the Falcons' offense. Assists went to Tyler Volpe, Aron Bellorado and Matt Gilmore. Great defensive play by goalies Justin Lecam and Stephen Dietz and teammates Craig Powers, Jeff Sandison and Marc D'Agostino stopped Haverhill from getting on the board despite consistent pressure on goal.

BOW: James Butler and Aron Bellorado.

Chargers open soccer season

(Continued from page 44)

Munroe took a feed from Murnane and lofted in a goal over the head of the Burlington keeper just before the half. Burlington resumed the attack after intermission and took a 2-1 lead by scoring on a three on two man advantage play 10 minutes into the second half.

In a bid to change the tempo of the game, Andover sweeper Sue Cookson was moved to center forward. With five minutes left in the

match Blank centered a corner-kick to Cookson who controlled the ball, turned and blasted the tying goal just inside the far goalpost.

Center midfielder Blank intercepted a clearing pass from Burlington and passed the ball to Munroe. Munroe drew a defender and passed to Cookson who drew the last defender. Spotting the open right winger, Murnane, Cookson passed the ball along and Murnane lofted the ball over the onrushing keeper for the dramatic last-minute game winning goal.

Pirates have come a long way

(Continued from page 45)

the exchange this summer by traveling to Germany.

Alumni of the Pirates can be found from as far away as the University of Alaska to as close to home as Northeastern and Boston College. Ken Ralph, who began his swim career with Coach "Batt", competed at U. Alaska and finished at the NCAA championships his senior year. Kim Marrah and Krista Carney swam at Northeastern as will Kurt Leslie, John Fischer and Jennifer Lamontagne, members of the incoming freshman class. Former Pirate J.B. Burgess will be joined at B.C. by freshman Todd Lawrence.

Other MVP swimmers who have gone on to bigger things include Josh Blagg, Dustin Foster, Albert Garcia, Sean and Kelly Gouldson, Jamie Graham, Chris Hart, Steve Kozowyk, Shawna Newland, Kevin Patton, Curt Pepin, Leslie Pierello and Jeff Wicklund.

One of the strengths of the team at the annual New England Senior championships are its returning collegiate swimmers who compete in the meet for their old club team. Linda Porter, Cheri Taylor and Tom Tiano are three of the many who bolster MVP's ranks and help the team finish high in the standings each year.

While the Pirates lack the numbers of some of the larger teams in the area (some

run as high as 250 to 300 members) they manage with their 75 to 80 athletes to make quite a splash on the competitive scene. Their most recent triumph was a third-place finish in the New England Age Group championships Aug. 2-4 at Brown University in Providence. This was the highest the Pirates ever placed at Long Course Age Groups and they missed a second-place finish by only a few points.

In preparation for tryouts and the upcoming short course season, the Pirates will attend a "get in shape" weekend at Camp Lawrence on Bear Island in Lake Winnepesaukee, Meredith, N.H., the first weekend in September. Team members will follow a regimen of running, exercise and dry-land conditioning coupled with water workouts to begin the process of getting ready for serious winter swimming.

Tryouts for the 1991-92 season will begin Monday Sept. 9, from 5:30 to 7 p.m., at the Greater Lawrence Technical School pool, 57 River Road, and run through Friday, Sept. 13. Membership will be based on stroke ability, potential and workout analysis during the tryout period. A non-refundable fee of \$15 will be charged for the tryout week. This amount will be applied toward the team fee once a swimmer is accepted on the team.

For further information about try-outs or about the team, call Marilyn Fitzgerald, pool director at GLTS, 686-0194 or 475-1968.

Program is for caregivers

Family Service Association of Greater Lawrence and West Parish Church are sponsoring a comprehensive caregivers education program to provide information and support to those caring for elderly relatives or friends.

Members of families, partners/spouses, church parishioners/clergy are invited. There is no cost for this program.

All sessions will be held at 7:30 p.m. at West Parish Church, 129 Reservation Road.

On Thursday, Sept. 19, a panel of five professionals will describe "Physical and Psychosocial Changes in the Elderly" that are normal and those that require professional attention. A step-by-step functional assessment will be demonstrated.

Andona offers baby-sitting course

The Andona Society is sponsoring its baby-sitting course for sixth-, seventh- and eighth-graders. Courses run six weeks beginning at the following locations and times: YMCA, 4-5:30, Sept. 24-Oct. 29; West Middle School, 2:15-3:30, Sept. 25 to Oct. 30; and Doherty Middle School, 2:15-3:20, Sept. 26 to Oct. 31. Register at the Y for the course offered there and through the Department of Community Services for the classes offered at the middle schools. Late bus transportation is no longer available. DCS registration is Thursday, Sept. 19, 7-8 p.m., Doherty auditorium.

Call Tobi Levis of Andover with questions.

ed. Participants will learn how to develop an individualized care plan for their loved ones. Consultation with professionals will be available.

On Thursday, Sept. 26, a panel of five professional providers from area agencies will explain programs, costs and

procedures for admission in "Community Resources." Resource materials will be on display and questions can be answered. A demonstration of an emergency response system will also be provided.

Three clinicians from Family Service

will lead a caregiver stress management workshop Thursday, Oct. 3. Caregivers will develop skills to prevent burnout and learn the importance of caring for themselves. Each participant will learn how he/she is triggered by stress and ways to deal with it.

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Owner Linda Hastings is participating in offering the interior decorating course held at Gorham Decorating Center for six weeks starting Sept. 24. Hastings Floor Covering will offer a discount on products from their store for those attending the course. Linda is also involved with the Chamber of Commerce Home Show at the Rolling Green Host Hotel on Oct. 8. For further information, refer to this week's profile on Gorham Decorating Center.

Hastings Floor Covering is offering a sale on Armstrong products marked Designer Solarian, Designer Solarian II and Starstep Solarian for the month of October.

Mohawk Top Performance will be on sale until Oct. 4. Mohawk offers 10-year, wall-to-wall protection warranties.

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Photo by Matthew Sapienza

Pictured from left are, Patricia Wilson, public health nurse; and Lucille Hill, a recipient of service at the Senior Center; in the back are Everett Penney, director of public health, receiving a check from Andover Home for the Aged's Judy Avery.

Grant allows town to study needs of seniors

A major focus of public health officials in Andover over the next three years will be the assessment of health needs of the community's senior citizens.

Thanks to a \$7,500 grant from the Andover Home for Aged People, the Andover Health Department will begin to collect and analyze elderly health data, explore alternative methods for delivery of health services and design

new strategies for prevention and intervention clinic programs.

"The emphasis will be on measuring baseline health data and using that research to modify our clinical approach to providing elderly health service in the community" says Everett Penney, Andover director of public health. The department hopes to assess the impacts some

(Continued on page 52)

If you have arthritis . . .

An Arthritis self-help course will be offered by Northeast Rehabilitation Hospital in Salem, N.H., starting Sept. 23. Six consecutive Monday evening sessions will be held at the hospital from 6:30 to 8:30 p.m.

Preregistration is necessary.

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the POWER OF SALE contained in a certain mortgage given by FAZAL A. CHOWDHRY, to EAST CAMBRIDGE SAVINGS BANK dated July 19, 1989, recorded with Essex North District Registry of Deeds, Book 2966, Page 142, of which mortgage the undersigned is the present Holder, for breach of the conditions of said mortgage and for the purpose of foreclosure, the same will be sold at Public Auction at 11:00 o'clock, A.M. on the 10th day of October, 1991, at or near the premises, all and singular the premises described in said mortgage to wit:

CONDOMINIUM: THE ANDOVER CONDOMINIUM UNIT: 105 PERCENTAGE INTEREST: .01263 AREA: 1035 Sq. Ft. POST OFFICE ADDRESS: 22 Railroad Street, Unit 105, Andover, Massachusetts

Said Unit is conveyed subject to and with the benefit of: 1. Massachusetts General Laws, Chapter 183A. 2. The Master Deed dated May 25, 1988, recorded with Essex North District Registry of Deeds, Book 2735, Page 173, and all

matters of record stated or referred to in the Master Deed as completely as if each were fully set forth herein, as such may be amended by instruments of record.

3. The Condominium Trust, dated May 25, 1988, recorded with said Registry of Deeds, Book 2735, Page 190, as such may be amended by instruments of record.

4. The Condominium By-Laws or Rules and Regulations, adopted thereunder, if any.

5. Its allocable share of undivided percentage interest in the common areas and facilities.

6. The exclusive right and easement to use Parking Space No. 122, as shown on the Site Plan filed with said Master Deed.

7. This Unit is intended for residential purposes only.

For title see deed recorded with Essex North District Registry of Deeds, Book 2966, Page 139.

TERMS OF SALE: Subject to and with the benefit of all restrictions, encumbrances, easements, improvements, outstanding tax titles, water and sewer charges, municipal or other public taxes, assessments, liens or claims in the nature of liens, building and zoning by-laws, rights of tenants and parties in possession, if any there be.

Execution of a Memorandum of Terms and Conditions for Purchase at Mortgagee's Foreclosure Sale and Deposit of Ten Thousand and 00/100 (\$10,000.00) Dollars, will be required to be paid in cash, certified or bank check at the time and place of the sale, payable to said Holder. The balance of the Purchase Price shall be paid, in similar funds, to said Holder and a good and sufficient Foreclosure Deed conveying all Seller's, right, title and interest to the premises shall be delivered to the Buyer within twenty-five (25) days of purchase (closing date) at the office of East Cambridge Savings Bank, 292 Cambridge Street, Cambridge, MA.

The purchaser shall be responsible for all documentary recording stamps and recording fees.

Other terms, if any to be announced at the sale.

East Cambridge Savings Bank
292 Cambridge Street
Cambridge, MA
354-7700

Current Holder of said Mortgage
By its attorney,
Joseph W. McDermott
Frisoli & Associates
43 Thorndike Street
Cambridge, MA
494-0200

September 12, 19 & 26, 1991

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the POWER OF SALE contained in a certain mortgage given by FAZAL A. CHOWDHRY, to EAST CAMBRIDGE SAVINGS BANK dated July 19, 1989, recorded with Essex North District Registry of Deeds, Book 2966, Page 130, of which mortgage the undersigned is the present Holder, for breach of the conditions of said mortgage and for the purpose of foreclosure, the same will be sold at Public Auction at 11:00 o'clock, A.M. on the 10th day of October, 1991, at or near the premises, all and singular the premises described in said mortgage to wit:

CONDOMINIUM: THE ANDOVER CONDOMINIUM UNIT: 101 PERCENTAGE INTEREST: .01409 AREA: 1105 Sq. Ft. POST OFFICE ADDRESS: 22 Railroad Street, Unit 101, Andover, Massachusetts

Said Unit is conveyed subject to and with the benefit of:

1. Massachusetts General Laws, Chapter 183A.

2. The Master Deed dated May 25, 1988, recorded with Essex North District Registry of Deeds, Book 2735, Page 173, and all matters of record stated or referred to in the Master Deed as completely as if each were fully set forth herein, as such may be amended by instruments of record.

3. The Condominium Trust, dated May 25, 1988, recorded with said Registry of Deeds, Book 2735, Page 190, as such may be amended by instruments of record.

4. The Condominium By-Laws or Rules and Regulations, adopted thereunder, if any.

5. Its allocable share of undivided percentage interest in the common areas and facilities.

6. The exclusive right and easement to use Parking Space Nos. 26 and 71, as shown on the Site Plan filed with said Master Deed.

7. This Unit is intended for residential purposes only.

For title see deed recorded with Essex North District Registry of Deeds, Book 2966, Page 127.

TERMS OF SALE: Subject to and with the benefit of all restrictions, encumbrances, easements, improvements, outstanding tax titles, water and sewer charges, municipal or other public taxes, assessments, liens or claims in the nature of liens, building and zoning by-laws, rights of tenants and parties in possession, if any there be.

Execution of a Memorandum of Terms and Conditions for Purchase at Mortgagee's Foreclosure Sale and Deposit of Ten Thousand and 00/100 (\$10,000.00) Dollars, will be required to be paid in cash, certified or bank check at the time and place of the sale, payable to said Holder. The balance of the Purchase Price shall be paid, in similar funds, to said Holder and a good and sufficient Foreclosure Deed conveying all Seller's, right, title and interest to the premises shall be delivered to the Buyer within twenty-five (25) days of purchase (closing date) at the office of East Cambridge Savings Bank, 292 Cambridge Street, Cambridge, MA.

The purchaser shall be responsible for all documentary recording stamps and recording fees.

Other terms, if any to be announced at the sale.

East Cambridge Savings Bank
292 Cambridge Street
Cambridge, MA
354-7700

Current Holder of said Mortgage
By its attorney,
Joseph W. McDermott
Frisoli & Associates
43 Thorndike Street
Cambridge, MA
494-0200

September 12, 19 & 26, 1991

BUSINESS PROFILES

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STUDIO Michael Hasman, Chief Instructor
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Complete Menu of Mexican Specialties
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94-1417

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BUSINESS PROFILES

Instructors for the interior decorating course: Ginny Anderson (instructor at Essex Agricultural and Technical Institute), Linda Hastings (Hastings Floor Covering, Inc.), Lois Pill (Ralph Pill Electric Supply Co. in Lawrence) and Peg Gorham (owner of Gorham Decorating Center).

Gorham Decorating Center
Gorham Decorating Center is sponsoring, along with Hastings Floor Covering, Inc., an interior decorating course to assist homeowners in recreating their homes. This course will feature floor planning, use of color, furniture arrangement, interaction of pattern and design, lighting and special effects, window treatments, flooring and much more. There is limited class space for the course, which begins on Tuesday, Sept. 24, and runs through Oct. 29 at Gorham Decorating Center from 7 to 9:30 p.m. The cost is \$60. Discounts from the stores offering the course will be offered to those attending and will help to defray the cost of the class.
Another cooperative effort by Gorham Decorating Center and Hastings Floor Covering is participating in the Chamber of Commerce Home Show at the Rolling Green Host Hotel on Oct. 8. Their booth will display coordinating carpet, window treatments and wall coverings.
Gorham Decorating Center has the expertise and products to serve your needs, whether you're starting from scratch or updating present furnishings. You will be able to choose from a variety of products that are on display, including wallpaper, fabric, picture frames, slipcovers, reupholstering fabric and custom paints tinted to your needs. They carry window treatments of every description, such as knotted swags, bishop sleeves, ballons, mini and vertical blinds and cornice boards. They will recommend interesting solutions for unusually shaped windows.
Hours are Monday through Friday from 10 to 6 and Saturday from 9 to 5. Gorham Decorating Center is located at 581 Chickering Road (Route 125), North Andover. Telephone (508) 685-4870.
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Take Rte. 93 (N or S) to exit 40 (Rte. 62) in Wilmington
Turn left at top of ramp. Right at lights. We're 100 yds. on left.
Hrs: Tues. & Wed. 9-6; Thurs. & Fri. 9-9; Sat. 9-5; Sun. 1-5. CLOSED MONDAYS

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Town to study seniors' needs

(Continued from page 50)

important health risk behaviors such as smoking, stress, blood cholesterol levels, diet habits, and propose programs to address these needs.

The Andover Home For Aged People is a philanthropic foundation based in Andover that advocates and supports provision of health services for the town's senior population.

Judy Avery, a member of the board of directors, indicated that her group was pleased to fund this significant venture of private and public health care delivery research.

Two and One to meet this Saturday, noon

Two and One, the group of retirement-age seniors that meets at South Church on Central Street, will hold its first luncheon of the season Saturday, Sept. 14, at noon.

Lunch is \$3. Reservations are required.

The program for the day is "Around the World in Seven Years."

Hospital offers CPR course

Holy Family Hospital and Medical Center in Methuen will present a pediatric and infant CPR course Saturday, Sept. 21, from 9 a.m. to 3:30 p.m. The program will prepare participants to recognize the causes of infant and pediatric cardiac arrest and methods of prevention. Preregistration is required at \$30.

Capt. Crocker receives airmanship award

Capt. Peter R. Crocker of Andover, a member of the 133rd Air Refueling Squadron, New Hampshire Air National Guard in Newington, was recently awarded the General James E. Cuddihee Airmanship Award. The annual award is presented to the Air National Guard crew member who best exemplifies the spirit of high standards of professionalism set by Brig. Gen. James E. Cuddihee, a former member of the NHANG.

In civilian life Capt. Crocker is the general manager of PGA Realty Trust in North Andover. He has been a member of the NHANG for more than 10 years and is assigned as an aircraft commander. He and his wife, Ronalee, have three children.

LEGAL NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Lots A, M and N Haggells Pond Road, Andover, MA
By virtue and in execution of the Power of Sale contained in a certain mortgage given by ARROW DEVELOPMENT CORPORATION to BANK OF NEW ENGLAND, N.A. dated May 29, 1987 and recorded in the Essex County (Northern District) Registry of Deeds at Book 2507, Page 99, of which mortgage the undersigned is the present holder, for the breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at 11:00 A.M. on the 26th day of September, 1991, at or upon the premises more particularly described below, being all and singular the premises described in said mortgage, to wit:

Three certain parcels of land situated in Andover, Essex County, Massachusetts, bounded and described as follows:

FIRST PARCEL:
That shown as Lot M on Plan dated January 9, 1970 and recorded with North District of Essex Registry of Deeds as Plan No. 6183, containing 44,131 square feet according to said Plan.

SECOND PARCEL:
That shown as Lot N on said Plan, and containing 46,399 square feet according to said Plan.

THIRD PARCEL:
That shown as Lot A on a plan dated June, 1956, which Plan is recorded with said Registry of Deeds as Plan No. 3313, containing 53,500 square feet according to said Plan.

Reference is hereby made to said Plans for a more particular description of the said premises. The first two parcels are portions of the premises conveyed to John Bollen, Jr. by deed of Ola C. Henderson dated December 4, 1958, and recorded with said Registry of Deeds Book 884, Page 447. The third parcel is a portion of the premises conveyed to John Bollen, Jr. and Ruth M. Bollen by deed of Laura J. Hartly, dated September 3, 1955, and recorded with said Registry of Deeds, Book 819, Page 408. See also deed of Ruth M. Bollen to John Bollen, Jr. dated June 17, 1965, and recorded with said Registry of Deeds, Book 1041, Page 450.

Meaning and intending to convey the same premises conveyed to Arrow Development Corp. by deed of John Bollen, Jr. dated September 18, 1985 and recorded at the North Essex District Registry of Deeds at Book 2054, Page 80.

The premises will be sold subject to and with the benefit of all rights, restrictions, easements, improvements, outstanding tax titles, municipal or other public taxes, assessments, betterments, liens or claims in the nature of liens and existing encumbrances of record created prior to the mortgage, or entitled to precedence over the mortgage, if any there be, insofar as the same are still in force and applicable to the premises.

Specifically and without limitation, the property will be sold subject to: (a) Orders of Conditions issued by Andover Conservation Commission recorded with said Registry in Book 2193, Page 133 and Book 2193, Page 136, and (b) Order of Condition issued by Department of Environmental Quality Engineering recorded with said Registry at Book 2499, Page 218.

TERMS OF THE SALE

FIVE THOUSAND AND 00/100 DOLLARS (\$5,000.00) per lot, cash, bank draft or other form acceptable to the said mortgagee, to be paid at the time and place of the sale by the high bidder of each lot in the event of the said of the mortgage premises in its entirety, TEN THOUSAND AND 00/100 DOLLARS (\$10,000.00) cash, bank draft or other form acceptable to the said mortgagee, to be paid at the time and place of the sale; high bidder(s) to sign mortgagee's purchase and sale agreement upon acceptance of bid(s); balance of the purchase price to be paid in cash or current funds in or within twenty-one (21) days from date of sale and shall be deposited in escrow with and at the offices of Attorney Douglas E. Hausler, 229 Billerica Road, Chelmsford, Massachusetts 01824, attorney for mortgagee, pending approval of the sale by the Massachusetts Land Court, said approval being the only condition of the escrow. The deed shall be delivered and taken within ten (10) days from the date of receipt by Attorney Douglas E. Hausler of written approval of the sale by the Massachusetts Land Court. Other terms to be announced at the sale.

RECOLL Management Corporation,
as attorney-in-fact for Federal
Deposit Insurance Corporation,
as Receiver of New Bank of New
England, N.A. as Assignee of
F.D.I.C. as Receiver of Bank of
New England, N.A.
Present Holder of Mortgage,
By its attorney
DOUGLAS E. HAUSLER, ESQ.
229 Billerica Road
Chelmsford, MA 01824
(508) 256-4167

DATE: August 29, September 5 & 12, 1991

TOWN OF ANDOVER



PLANNING BOARD PUBLIC HEARING

In accordance with Chapter 40 G.L. Section 5, notice is hereby given that the Andover Planning Board will hold a Public Hearing on Tuesday, September 24, 1991, at 8:00 p.m. in the third floor conference room, Town Office Building, Bartlett Street, Andover, MA to consider the following amendments to the Zoning Bylaw:

ARTICLE:

To see if the Town will vote to amend the Zoning Bylaw, Article VIII of the Town Bylaws, as follows:

(1) By adding the following term and definition to Section II: MAUSOLEUM - A large tomb, usually a stone building which may feature an interior chapel, constructed in a cemetery, for the interment of the dead, above-ground.

(2) By adding the following subsection 35(A) to Section IV.B., Table of Use Regulations:

SRA	SRB	SRC	APT	SC	OP	GB	MU	IG	IA	ID
BA	BA	BA	N	N	N	BA	N	N	N	N

John O'Brien

Chairman

September 5 & 12, 1991

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the POWER OF SALE contained in a certain mortgage given by FAZAL A. CHOWDHURY, to EAST CAMBRIDGE SAVINGS BANK dated July 19, 1989, recorded with Essex North District Registry of Deeds, Book 2966, Page 154, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosure, the same will be sold at Public Auction at 11:00 o'clock, A.M. on the 10th day of October, 1991, at or near the premises, all and singular the premises described in said mortgage to wit:

CONDOMINIUM: THE ANDOVER CONDOMINIUM

UNIT: 107

PERCENTAGE INTEREST: .01263

AREA: 1028 Sq. Ft.

POST OFFICE ADDRESS: 22 Railroad Street, Unit 107, Andover, Massachusetts

Said Unit is conveyed subject to and with the benefit of:

1. Massachusetts General Laws, Chapter 183A.

2. The Master Deed dated May 25, 1988, recorded with Essex North District Registry of Deeds, Book 2735, Page 173, and all matters of record stated or referred to in the Master Deed as completely as if each were fully set forth herein, as such may be amended by instruments of record.

3. The Condominium Trust, dated May 25, 1988, recorded with said Registry of Deeds, Book 2735, Page 190, as such may be amended by instruments of record.

4. The Condominium By-Laws or Rules and Regulations, adopted thereunder, if any.

5. Its allocable share of undivided percentage interest in the common areas and facilities.

6. The exclusive right and easement to use Parking Space No. 123, as shown on the Site Plan filed with said Master Deed.

7. This Unit is intended for residential purposes only.

For full title see deed recorded with Essex North District Registry of Deeds, Book 2966, Page 151.

TERMS OF SALE: Subject to and with the benefit of all restrictions, encumbrances, easements, improvements, outstanding tax titles, water and sewer charges, municipal or other public taxes, assessments, liens or claims in the nature of liens, building and zoning by-laws, rights of tenants and parties in possession, if any there be.

Execution of a Memorandum of Terms and Conditions for Purchase at Mortgagee's Foreclosure Sale and Deposit of Ten Thousand and 00/100 (\$10,000.00) Dollars, will be required to be paid in cash, certified or bank check at the time and place of the sale, payable to said Holder. The balance of the Purchase Price shall be paid, in similar funds, to said Holder and a good and sufficient Foreclosure Deed conveying all Seller's, right, title and interest to the premises shall be delivered to the Buyer within twenty-five (25) days of purchase (closing date) at the office of East Cambridge Savings Bank, 292 Cambridge Street, Cambridge, MA.

The purchaser shall be responsible for all documentary recording stamps and recording fees.

Other terms, if any to be announced at the sale.

East Cambridge Savings Bank
292 Cambridge Street
Cambridge, MA
354-7700

Current Holder of said Mortgage
By its attorney,
Joseph W. McDermott
Frisoli & Associates
43 Thomdike Street
Cambridge, MA
494-0200

September 12, 19 & 26, 1991

WARRANT



THE COMMONWEALTH OF MASSACHUSETTS
ESSEX, SS.

To Either of the Constables of the Town of Andover

In the name of the Commonwealth you are hereby required to notify and warn the inhabitants of said Town who are qualified to

Greeting:

John F. Manning, Constable

Andover, Massachusetts, September 12, 1991

vote in Town Affairs to meet and assemble at the J. Everett Collins Center for the Performing Arts on Shawsheen Road, in said Andover, on

MONDAY, THE THIRTIETH DAY OF SEPTEMBER, 1991, at 7:00 o'clock, P.M., to act upon the following articles:

ARTICLE 1. To see if the Town will vote to amend Article 4 as voted at the April 1, 1991, Annual Town Meeting, which made appropriations for the Fiscal Year beginning July 1, 1991, and ending June 30, 1992.

ARTICLE 2. To see if the Town will vote to reduce a sum of \$130,874.00 from Fiscal Year 1992 Public Works - Other Expenses appropriation, said sum representing a reduction in the Greater Lawrence Sanitary District assessment to the Town of Andover.

ARTICLE 3. To see if the Town will vote to transfer a sum of \$14,500.00 from Fiscal Year 1992 Library - Other Expenses appropriation and appropriate to Fiscal Year 1992 Library Personal Services.

ARTICLE 4. To see if the Town of Andover will vote to reject the provisions of Section 231 of the Acts of 1991 and of the fifth sentence of Section 40 of Chapter 71 as amended by the Section 230 of the Acts of 1991.

ARTICLE 5. To see if the Town will vote to amend the Zoning Bylaw, Article VIII of the Town Bylaws, as follows:

(1) By adding the following subsection 52 to Section IV.B., Table of Use Regulations:

"52. Temporary uses clearly accessory and incidental to the permitted residential use, including, but not limited to yard sales, garage sales, barn sales, estate sales, craft sales and like activities, subject to the provisions of Section VI.S. of this Bylaw. Activities which do not conform to the provisions of Section VI.S. may be permitted by the Zoning Board of Appeals by Special Permit per Section VIII.C.3.

SRA SRB SRC APT SC OP GB MU IG IA ID
Y Y Y Y Y Y Y Y Y Y Y Y", and,

(2) By adding the following Section VI.S.:

"VI.S. Yard sales, estate sales, garage sales, craft sales and barn sales: The temporary use of residential premises for sale of second-hand articles, antiques, crafts and other items of like character generally found or produced in a residential dwelling may be permitted subject to a permit granted by the Inspector of Buildings. To ensure that such events are in keeping with the residential nature of the surrounding neighborhood, the following provisions shall apply:

a. A permit shall be issued by the Inspector of Buildings for up to two consecutive days only and shall be limited to two permits per calendar year for any given premises. The application for a permit shall be made no less than seven (7) calendar days prior to the date of the event. Said permit shall be available on the premises during the term of the sale.

b. The Inspector of Buildings shall notify the Andover Police Department of the location of such activities in the event that parking, traffic, and pedestrian safety become a public safety concern."

ARTICLE 6. To see if the Town will vote to take by eminent domain and name as a public way, Rogers Brook East, completed by the Town after bond default and as shown on a plan which was approved by the Andover Planning Board on 8/14/79, said way being shown on a plan entitled "Subdivision & Acceptance Plan Rogers Brook Andover, MA, Scale 1" = 40', May, 1978", prepared by Merrimack Engineering Service and shown on Plan #8170 recorded in the Essex North District Registry of Deeds.

ARTICLE 7. To see if the Town of Andover will vote to raise by taxation, by transfer from available funds, by borrowing, or by any combination of the foregoing and appropriate the sum of \$192,000.00 for the purpose of constructing a new bituminous concrete sidewalk with new granite curb on Lowell Street along the southerly side from Main Street to Shawsheen Road.

On petition of Christine M. Munger and others.

ARTICLE 8. To see if the Town of Andover will vote to raise by taxation, by transfer from available funds, by borrowing, or by any combination of the foregoing and appropriate the sum of \$64,000.00 for the purpose of constructing a new bituminous concrete sidewalk with new granite curb on Lincoln Street along the easterly side from Lowell Street to Shawsheen Road.

On petition of Christine M. Munger and others.

ARTICLE 9. To see if the Town will vote to amend the Zoning Bylaw, Article VIII of the Town Bylaws, as follows:

(1) By adding the following term and definition to Section II: MAUSOLEUM - A large tomb, usually a stone building which may feature an interior chapel, constructed in a cemetery, for the interment of the dead, above-ground.

(2) By adding the following subsection 35(A) to Section IV.B., Table of Use Regulations:

SRA	SRB	SRC	APT	SC	OP	GB	MU	IG	IA	ID
BA	BA	BA	N	N	N	BA	N	N	N	N

On petition of Clifford J. Jurdi and others.

ARTICLE 10. To see if the Town will vote to amend the Zoning Bylaw, Section IV of the Town Zoning Bylaw, as follows:

By adding, Accessory Uses Subsection "36A".

Section IV.

Accessory Uses:

Residence	Business	Industrial
36A. SRA SRB SRC APT SC OP GB MU IG IA ID		
Y Y Y Y Y Y Y Y Y Y Y Y		

36A. Not more than one (1) unregistered motor vehicle per residential lot. This section shall not apply to agricultural vehicles in use on an operating farm.

On petition of Dennis A. Teves and others.

And you are directed to serve this warrant by posting attested copies and publication thereof, fourteen days, at least, before the time and place of said meeting as directed by the Bylaws of the Town.

Hereof fail not and make return of this warrant with your doings thereon, at the time and place of said meeting.

Given under our hands this 11th day of September, A. D. 1991.

GERALD H. SILVERMAN
CHARLES H. WESSON, JR.
JAMES M. BARENBOIM
WILLIAM T. DOWNS
LARRY L. LARSEN
SELECTMEN OF ANDOVER

A true copy

ATTEST

John F. Manning, Constable

Andover, Massachusetts, September 12, 1991

Andover Haven Assoc. meet next week

The Andover Haven Associates will meet Thursday, Sept. 19, at 1:30 p.m. in the Andover Commons on Railroad Street.

A person from Collette Travel will present a program on the tour of Pennsylvania Dutch Country and Gettysburg, which the Haven Associates is sponsoring Oct. 3.

Mary Byrne's column for senior citizens is on page 2

COMMONWEALTH OF MASSACHUSETTS Superior Court

Essex, ss In Equity No. 91-2777

To: S. George Kokinos of 34 Pleasant Street, Andover, Massachusetts; Nancy D. Kokinos of 34 Pleasant Street, Andover, Massachusetts and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended:

Whereas, Stratford National Bank claiming to be the holder of a mortgage covering real property situated at 34 Pleasant Street, Andover, Essex County, MA and more fully described in said mortgage given by S. George Kokinos and Nancy D. Kokinos to Stratford National Bank dated August 11, 1987 and recorded in Essex North District Registry of deeds, Book 2568, Page 188, has filed with said court a bill in equity for authority to foreclose said mortgage by entry and possession and exercise of a power of sale: If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended, and you object to such foreclosure of said mortgage, you or your attorney should file a written appearance and answer in said court at Salem, in said County of Essex, on or before the 15th day of October 1991, which day is the return day of this subpoena, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, ROBERT L. STEADMAN, Esquire, Chief Justice of our Superior Court this 5th day of September in the year of our Lord one thousand nine hundred and ninety-one.

James Dennis Leary Clerk

September 12, 1991

News deadline at the Townsman is Monday at 5 p.m.
Please include a name and phone number, in case there are questions.

TOWN OF ANDOVER



PLANNING BOARD PUBLIC HEARING

In accordance with Chapter 40 G.L. Section 5, notice is hereby given that the Andover Planning Board will hold a Public Hearing on Tuesday, September 24, 1991, at 7:45 p.m. in the third floor conference room, Town Office Building Bartlett Street, Andover, MA to consider the following amendments to the Zoning Bylaw:

ARTICLE:

To see if the Town will vote to amend the Zoning Bylaw, Section IV of the Town Zoning Bylaw as follows:

By adding, Accessory Uses Subsection "36A".

Section IV

Accessory Uses:

Residence	Business	Industrial
36A. SRA-SRB SRC APT SC OP GB MU IG IA ID		
Y Y Y Y Y N N N N N N N N		

36A. Not more than one (1) unregistered motor vehicle per residential lot. This section shall not apply to agricultural vehicles in use on an operating farm.

John O'Brien
Chairman

September 5 & 12, 1991



THE COMMONWEALTH OF MASSACHUSETTS TOWN OF ANDOVER

OFFICE OF THE COLLECTOR OF TAXES

The owners or occupants of the following described parcels of land situated in the Town of Andover in the County of Essex and Commonwealth of Massachusetts and the public are hereby notified that the taxes thereon severally assessed for the years hereinafter specified, according to the lists committed to me as Collector of Taxes for the Town of Andover by the Board of Assessors of said Andover remain unpaid, and that said parcels of land will be taken for the said Town of Andover on Friday, September 27, 1991, at 9:00 A.M. for the non-payment of said taxes and interest, if any, unless the same shall be previously discharged.

Stephen J. Agelesson. Land in said Andover, with the buildings thereon, at 14 Glenwood Road Ext., shown as Parcel 25 on Assessors' Map 101, described in Ex. No. Dist. Deeds, B. 1915, P. 54.

1989 tax \$1,123.75; 1990 tax \$1,172.08; 1991 tax \$1,328.15
Richard G. Asolan and George Chongris. Land in said Andover at 332 River Road, shown as Parcel 1A on Assessors' Map 215.

1989 tax (bal.) \$895.07; 1990 tax \$1,722.24; 1991 tax \$1,643.34

Richard G. Asolan and George Chongris. Land in said Andover at 330 River Road, shown as Parcel 1B on Assessors' Map 215.

1989 tax (bal.) \$459.42; 1990 tax \$884.00; 1991 tax \$1,105.46

Baystate Development Trust, James Pacy, Jr., Trustee. Land in said Andover, with the buildings thereon, at 243 River Road, shown as Parcel 1A on Assessors' Map 204, described in Ex. No. Dist. Deeds, B. 2271, P. 281.

1989 tax \$3,165.66; 1990 tax \$3,298.88; 1991 tax \$3,850.82; 1991 water lien \$367.54

Gregory W. Bell and Roberta L. Bell; Roberta L. Bell, 1990 on. Land in said Andover, with the buildings thereon, at 47 Whittier St., shown as Parcel 121 on Assessors' Map 39, described in Ex. No. Dist. Deeds, B. 2691, P. 295.

1989 tax (bal.) \$1997.34; 1990 tax \$2,283.84; 1990 sewer lien \$333.52; 1990 water lien \$390.09; 1991 tax \$2,106.99; 1991 sewer lien \$91.20; 1991 water lien \$164.60

John Benevento. Land in said Andover off South Main St., shown as Parcel 7 on Assessors' Map 104, being Lot B on Ld. Ct. Pl. 11530-A, described in Ex. No. Reg. Dist. Cert. of Title 4505, B. 30, P. 421, outstanding in the names of Michele and Mary Benevento. 1989 tax \$422.15; 1990 tax \$439.92; 1991 tax \$50.25

John F. Benevento. Land in said Andover off South Main St., shown as Parcel 3 on Assessors' Map 104, described in Ex. No. Dist. Deeds, B. 881, P. 108.

1989 tax \$1,032.93; 1990 tax \$1,076.40; 1991 tax \$1,810.07

John F. Benevento. Land in said Andover off South Main St., shown as Parcel 8 on Assessors' Map 104, being Lots 11B, 12B, 13B and 14B on Ld. Ct. Pl. 11530-D, sh. 2, described in Ex. No. Reg. Dist. Cert. of Title 4505, B. 30, P. 421, outstanding in the names of Michele and Mary Benevento.

1989 tax \$275.45; 1990 tax \$287.04; 1991 tax \$236.39

Jordan J. Burgess. Land in said Andover, with the buildings thereon, off Essex St., shown as Parcel 4A on Assessors' Map 55.

1989 tax \$109,200.56; 1990 tax \$113,675.33; 1991 tax

\$92,250.85; 1991 water lien \$1,020.00

Jordan J. Burgess. Land in said Andover off Essex St., shown as Parcel 4A on Assessors' Map 55.

1989 tax \$16,717.51; 1990 tax \$17,404.53; 1991 tax \$10,765.63

C & A Development, Inc. Land in said Andover, with the buildings thereon, at 14 Knollcrest Drive, shown as Parcel 8L on Assessors' Map 216, described in Ex. No. Dist. Deeds, B. 2430, P. 191.

1989 tax (bal.) \$2,138.00; 1990 tax \$3,148.08; 1991 tax \$4,554.30

C & A Development, Inc.; MJM Building Inc., 1990 on. Land in said Andover at 18 Knollcrest Drive, shown as Parcel 8N on Assessors' Map 216.

1989 tax (bal.) \$918.85; 1990 tax \$2,061.28; 1991 tax \$4,155.74

George Chongris. Land in said Andover at 131 Greenwood Road, shown as Parcel 8B on Assessors' Map 131, being Lot 6 on Ld. Ct. Pl. 26965-C, described in Ex. No. Reg. Dist. Cert. of Title 6662, B. 45, P. 49.

1989 tax (bal.) \$389.70; 1990 tax \$749.84; 1991 tax \$764.00

George Chongris. Land in said Andover, with the buildings thereon, at 139 Greenwood Road, shown as Parcel 8C on Assessors' Map 131, being Lot 7 on Ld. Ct. Pl. 26965-C, described in Ex. No. Reg. Dist. Cert. of Title 6662, B. 45, P. 49.

1989 tax (bal.) \$255.12; 1990 tax \$490.88; 1991 tax \$526.46

Chongris and Sons, Inc. Land in said Andover at 67 Rattlesnake Hill Road, shown as Parcel 2N on Assessors' Map 100, being Lot 5 on a plan recorded in Ex. No. Dist. Deeds, Pl. 8473.

1989 tax (bal.) \$332.41; 1990 tax \$639.60; 1991 tax \$607.54

Chongris and Sons, Inc. Land in said Andover at 63 Rattlesnake Hill Road, shown as Parcel 2P on Assessors' Map 100, being Lot 6 on a plan recorded in Ex. No. Dist. Deeds, Pl. 8473.

1989 tax (bal.) \$337.27; 1990 tax \$648.96; 1991 tax \$613.25

Chongris and Sons, Inc. Land in said Andover, with the buildings thereon, at 133 Chandler Road, shown as Parcel 12A on Assessors' Map 129.

1989 tax (bal.) \$874.52; 1990 tax \$1,682.72; 1991 tax \$1,784.95

Chongris and Sons, Inc. Land in said Andover, with the buildings thereon, at 131 Haggetts Pond Road, shown as Parcel 18B on Assessors' Map 219.

1989 tax (bal.) \$1,133.96; 1990 tax \$2,191.28; 1991 tax \$2,365.08

Corinna Construction Corporation. Land in said Andover at 10 Gina Jo Way, shown as Parcel 3 on Assessors' Map 226, being Parcel B on a plan recorded in Ex. No. Dist. Deeds, Pl. 8991.

1989 tax \$134.73; 1990 tax \$140.40; 1991 tax \$185.00

Corinna Construction Corporation. Land in said Andover at 5 Starr Ave. East, shown as Parcel 13 on Assessors' Map 226, being Parcel E on a plan recorded in Ex. No. Dist. Deeds, Pl. 8991.

1989 tax \$114.77; 1990 tax \$119.60; 1991 tax \$157.60

Corinna Construction Corporation. Land in said Andover at 1R Starr Ave. East, shown as Parcel 16 on Assessors' Map 226, being Parcel D on a plan recorded in Ex. No. Dist. Deeds, Pl. 8991.

1989 tax \$25.95; 1990 tax \$27.04; 1991 tax \$30.83

Corinna Construction Corporation. Land in said Andover at 6 Starr Ave. East, shown as Parcel 19 on Assessors' Map 226, being Parcel C on a plan recorded in Ex. No. Dist. Deeds, Pl. 8991.

1989 tax \$86.83; 1990 tax \$90.48; 1991 tax \$118.77

Corinna Construction Corporation. Land in said Andover at 62 Bailey Road, shown as Parcel 41 on Assessors' Map 226, being Parcel A on a plan recorded in Ex. No. Dist. Deeds, Pl. 8991.

1989 tax \$281.44; 1990 tax \$293.28; 1991 tax \$359.73

John W. Crowley and Elizabeth A. Crowley. Land in said Andover, with the buildings thereon, at 6 Prospect Road, shown as Parcel 40 on Assessors' Map 25, described in Ex. No. Dist. Deeds, B. 759, P. 496. 1989 tax \$1387.28; 1990 tax \$1,974.96; 1990 water lien \$209.73; 1991 tax \$2,491.84; 1991 water lien \$212.33

James V. DeCarolis and Pauline E. DeCarolis. Land in said Andover on Tewksbury St., shown as Parcel 7A on Assessors' Map 182, being Lot 10 on Ld. Ct. Pl. 33803-A, described in Ex. No. Reg. Dist. Cert. of Title 5838, B. 39, P. 353.

1989 tax (bal.) \$1,009.75; 1990 tax \$2,326.89; 1991 tax \$3,014.02

Deca Corp. Land in said Andover at 10 Mulberry Circle, shown as Parcel 25 on Assessors' Map 190, being Lot 35 on Ld. Ct. Pl. 33355-C, described in Ex. No. Reg. Dist. Cert. of Title 7076, B. 47, P. 509, and Lot 313 on a plan recorded in Ex. No. Dist. Deeds, Pl. 5908.

1989 tax (bal.) \$341.05; 1990 tax \$656.24; 1991 tax \$629.24

Deca Corp. Land in said Andover at 9 Mulberry Circle, shown as Parcel 26 on Assessors' Map 190, being Lot 37 on Ld. Ct. Pl. 33355-C, described in Ex. No. Reg. Dist. Cert. of Title 7076, B. 47, P. 509, and Lot 314 on a plan recorded in Ex. No. Dist. Deeds, Pl. 5908.

1989 tax (bal.) \$340.51; 1990 tax \$655.20; 1991 tax \$628.10

Deca Corp. Land in said Andover at 53 Brown St., shown as Parcel 6A on Assessors' Map 212, being Lot B on a plan recorded in Ex. No. Dist. Deeds, Pl. 9782.

1989 tax (bal.) \$862.64; 1990 tax \$1,659.84; 1991 tax \$1,625.07

Dennis J. Edmondson and Alan P. Xenakis. Land in said Andover at 29 Red Spring Road, shown as Parcel 11A on Assessors' Map 72, described in Ex. No. Dist. Deeds, B. 2543, P. 301.

1989 tax (bal.) \$437.80; 1990 tax \$842.40; 1991 tax \$1,116.88

Steven M. Ellis and Doreen R. Ellis. Land in said Andover, with the buildings thereon, at 30 Enfield Drive, shown as Parcel 18 on Assessors' Map 120, being Lot 13 on Ld. Ct. Pl. 14540-D, sh. 1, described in Ex. No. Reg. Dist. Cert. of Title 10011, B. 71, P. 49.

1989 tax (bal.) \$1,369.62; 1990 tax \$2,635.36; 1991 tax \$3,182.75

Richard Finnegan and Virginia L. Finnegan. Land in said Andover, with the buildings thereon, at 3 Cuba St., shown as Parcel 47 on Assessors' Map 72, described in Ex. No. Dist. Deeds, B. 997, P. 105.

1989 tax (bal.) \$1,134.69; 1990 tax \$1,740.96; 1991 tax (bal.)

\$971.57

Libby A. Fusco and Joanne M. Fusco. Land in said Andover, with the buildings thereon, at 3 Worthen Place, shown as Parcel 52 on Assessors' Map 70, described in Ex. No. Dist. Deeds, B. 2225, P. 305.

1989 tax (bal.) \$2,549.54; 1990 tax \$4,905.68; 1990 sewer lien \$59.23; 1990 water lien \$290.90; 1991 tax \$5,736.27; 1991 sewer lien \$183.31; 1991 water lien \$693.95

Edward G. Gurry and Elaine M. Gurry. Land in said Andover, with the buildings thereon, at Fosters Pond, shown as Parcel 65 on Assessors' Map 101, described in Ex. No. Dist. Deeds, B. 3196, P. 194. Supposed subsequent owner: State Financial Services, Inc.

1989 tax \$427.14; 1990 tax \$445.12; 1991 tax \$759.43

High Street Realty Trust, James G. and Elizabeth A. DiZazzo, Trustees. Land in said Andover, with the buildings thereon, at 1 Elm Square, shown as Parcel 117-9L on Assessors' Map 38, being Unit L-9 of Elm Square Condominium, described in Ex. No. Dist. Deeds, B. 3164, P. 328. Supposed subsequent owner: Domenic S. Terranova, Attorney for Elm Square Condominium Association.

1989 tax (bal.) \$783.10; 1990 tax (bal.) \$2,368.24; 1991 tax \$4,647.36

Joseph D. LaGrasse. Land in said Andover, with the buildings thereon, at 1 Elm Square, shown as Parcel 117-32A on Assessors' Map 38, being Unit 3A-2 of Elm Square Condominium, described in Ex. No. Dist. Deeds, B. 1785, P. 335.

1989 tax (bal.) \$785.22; 1990 tax \$1,647.30; 1991 tax \$1,365.63

Launching Road Trust of Andover, George Chongris, Trustee. Land in said Andover at 14 Sugarbush Lane, shown as Parcel 16 on Assessors' Map 191, described in Ex. No. Dist. Deeds, B. 1274, P. 187 (Lots 344 and 332).

1989 tax (bal.) \$297.90; 1990 tax \$574.06; 1991 tax \$214.70

Launching Road Trust of Andover, George Chongris, Trustee. Land in said Andover off North St., shown as Parcel 6A on Assessors' Map 128, described in Ex. No. Dist. Deeds, B. 1295, P. 146 (pl. 1).

1989 tax (bal.) \$3,699.72; 1990 tax \$7,118.80; 1991 tax \$3,772.03

Launching Road Trust of Andover, George Chongris, Trustee. Land in said Andover at 86 North St., shown as Parcel 12 on Assessors' Map 128, described in Ex. No. Dist. Deeds, B. 1295, P. 146 (pl. 2).

1989 tax (bal.) \$2,556.57; 1990 tax \$4,919.20; 1991 tax \$3,011.46

Launching Road Trust of Andover, George Chongris, Trustee. Land in said Andover at 6 Alpine Drive, shown as Parcel 42 on Assessors' Map 190.

1989 tax (bal.) \$410.78; 1990 tax \$790.40; 1991 tax \$750.29

Richard Lawrence, Eljo L. Harper Lawrence and Clifford Lawrence. Land in said Andover, with the buildings thereon, at 16 Clark Road, shown as Parcel 47 on Assessors' Map 137, being the land on Ld. Ct. Pl. 19823-A, described in Ex. No. Reg. Dist. Cert. of Title 9495, B. 65, P. 385.

1989 tax (bal.) \$1,458.49; 1990 tax \$1,711.84; 1991 tax \$1,915.13; 1991 sewer lien \$371.38; 1991 water lien \$380.39

Mary C. Loring. Land in said Andover, with the buildings thereon, at 248 River Road, shown as Parcel 3 on Assessors' Map 205, described in Ex. No. Dist. Deeds, B. 2702, P. 275. Supposed subsequent owners: Edith Loring and John Fitzgerald, Trustees.

1989 tax (bal.) \$1,184.44; 1990 tax \$2,489.76; 1991 tax \$2,986.33

Leonard S. McLoud and Mary A. McLoud. Land in said Andover, with the buildings thereon, at 127 North St., shown as Parcel 28B on Assessors' Map 127, described in Ex. No. Dist. Deeds, B. 2246, P. 145.

1989 tax (bal.) \$1,699.27

Park Street Development Trust, Benjamin C. Osgood and G. Bradley Richards, Trustees. Land in said Andover, with the buildings thereon, at 32-34 Park St., shown as Parcel 7 on Assessors' Map 39, described in Ex. No. Dist. Deeds, B. 2239, P. 283.

1989 tax (bal.) \$4,724.35; 1990 tax \$13,903.21; 1991 tax \$12,567.42; 1991 water lien \$270.00

James Sandison and Marilyn Sandison. Land in said Andover, with the buildings thereon, at 15 Quail Run, shown as Parcel 13 on Assessors' Map 229, described in Ex. No. Dist. Deeds, B. 1499, P. 341.

1989 tax (bal.) \$1,473.07; 1990 tax \$2,594.80; 1990 water lien \$288.80; 1991 tax \$2,744.23; 1991 water lien \$142.80

Spencer Court Realty Company, Arthur E. Fosse, Willard F. Perkins, Sebastian P. Ferranti and Donald E. Marlitage, Trustees. Land in said Andover at 125 High Plain Road, shown as Parcel 2 on Assessors' Map 107, being Parcel A on a plan recorded in Ex. No. Dist. Deeds, Pl. 10490.

1989 tax (bal.) \$67.02; 1990 tax \$128.96; 1991 tax \$113.06

Lester E. Tomkinson and Barbara E. Tomkinson. Land in said Andover, with the buildings thereon, at 61 Argilla Road, shown as Parcel 33 on Assessors' Map 92, described in Ex. No. Dist. Deeds, B. 1275, P. 618.

1989 tax (bal.) \$1,362.43; 1990 tax (bal.) \$1,856.16; 1991 tax \$2,789.91

Claudia Trede. Land in said Andover, with the buildings thereon, at 13 Pinecrest Road, shown as Parcel 17 on Assessors' Map 62, described in Ex. No. Dist. Deeds, B. 2464, P. 44.

1989 tax \$2,368.25; 1990 tax \$2,467.92; 1990 water lien \$634.50; 1991 tax \$2,915.53; 1991 water lien \$420.00

Joseph R. Zagarella. Land in said Andover, with the buildings thereon, at 145 High Plain Road, shown as Parcel 19 on Assessors' Map 131, described in Ex. No. Dist. Deeds, B. 1612, P. 199.

1989 tax \$1,977.04; 1990 tax \$2,060.24; 1990 water lien \$187.55; 1991 tax \$2,580.92; 1991 water lien \$276.93

Joseph R. Zagarella. Land in said Andover, with the buildings thereon, at 274 Lowell St., shown as Parcel 1 on Assessors' Map 134, described in Ex. No. Dist. Deeds, B. 2002, P. 148.

1989 tax (bal.) \$829.75; 1990 tax \$1,924.00; 1990 sewer lien \$316.60; 1990 water lien \$434.40; 1991 tax \$2,091.00

MYRON H. MUISE
Collector of Taxes
for the
Town of Andover

(This form approved by the Department of Revenue.)

September 12, 1991

475-1943 Puts You In The CLASSIFIEDS

COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT (SEAL) Case No. 166586

To: Edward W. Glick and Wendy D. Glick and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Citicorp Mortgage, Inc., formerly known as Citicorp Homeowners, Inc. claiming to be the holder of a mortgage covering real property in Andover, Essex County, MA known as 68 North Street given by Edward W. Glick and Wendy D. Glick to Citicorp Homeowners, Inc. now known as Citicorp Mortgage, Inc. dated August 8, 1985, recorded with Essex County North District Registry of Deeds at Bk. 2020, P. 280, has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 14th day of October 1991, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, JOHN E. FENTON, JR., Chief Justice of said Court this 30th day of August 1991.

Charles W. Trombly, Jr.
September 12, 1991

COMMONWEALTH OF MASSACHUSETTS Superior Court

Essex, ss In Equity
No. 91-2795
To: K.A. Fortin c/o Nix and Company, Inc. 184 High Street, Boston, MA, Trustee of Oxshott Realty Trust and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended:

Whereas, Andover Savings Bank claiming to be the holder of a mortgage covering real property situated at 64 Central Street, Andover, Essex County, MA and more fully described in said mortgage given by Samuel Concem, Trustee of Oxshott Realty Trust u/d/d dated October 10, 1985 and recorded in Book 2058, Page 255 to Andover Savings Bank Dated October 10, 1985 and recorded in Essex North District Registry of Deeds, Book 2656, Page 195, has filed with said court a bill in equity for authority to foreclose said mortgage by entry and possession and exercise of a power of sale: If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended, and you object to such foreclosure of said mortgage, you or your attorney should file a written appearance and answer in said court at Salem, in said County of Essex, on or before the 15th day of October 1991, which day is the return day of this subpoena, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, ROBERT L. STEADMAN, Esquire, Chief Justice of our Superior Court this 6th day of September in the year of our Lord one thousand nine hundred and ninety-one.

James Dennis Leary
Clerk

September 12, 1991

TOWN OF ANDOVER



BOARD OF SELECTMEN STREET LAYOUT MEETING

Notice is hereby given that a public hearing will be convened on Monday, September 23, 1991, at 7:30 p.m., in the

Third Floor Conference Room, Town Office Building, Bartlett Street, pursuant to the M.G.L. Chapter 82, Section 22, for the purpose of considering laying out Rogers Brook East proposed to be taken by eminent domain.

ANDOVER
BOARD OF
SELECTMEN
Gerald H. Silverman
Chairman
September 12 & 19, 1991

MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage and Security Agreement (the "Mortgage") given by William H. Walsh, Thomas Moranian and Mohammad A. Chaudry, Trustees of M.T.M. II Trust under Declaration of Trust dated August 11, 1986 and recorded with Essex County Northern District Registry of Deeds Book 2271, Page 104 (the "Trust") to Eliot Savings Bank, said Mortgage being dated March 26, 1987 and recorded with said Deeds Book 2455, Page 001, of which Mortgage the undersigned is the present holder by virtue of an Assignment of Mortgage, and by authority of the decree of the Land Court in Case No. 142615, for breach of the conditions of said Mortgage, and for the purpose of foreclosing the same, there shall be sold at Public Auction beginning at 9:00 a.m. and continuing at the times listed below, on September 27, 1991, at 22 Railroad Street (a/k/a 12 Railroad Street), Andover, Massachusetts, those portions of the mortgaged premises now known as and numbered Condominium Units 102, 103, 109, 110, 113, 204, 209, 211, 212, 214, 215, 304, 306, 308, 309, 311, 313, 402, 403, 404, 405, 406, 407, 408, 409, 411, 413, 507 and 514 (the "Units") in the Andover Condominium, 22 Railroad Street (a/k/a 12 Railroad Street), Andover, Massachusetts, created by Master Deed dated May 25, 1988 and recorded with said Deeds Book 2735 Page 173 (the "Master Deed"), together with the undivided interest in the common areas and facilities of the Condominium attributable to the Units as set forth in the Master Deed, which Units are a portion of the premises described in the Mortgage.

The mortgaged premises originally consisted of a certain parcel of land with the buildings thereon described in the Mortgage as follows:

"The land in and buildings in Andover, Essex County, Massachusetts, more particularly described as follows:

Lot 1 on a "Plan of Land in Andover, Mass., Prepared for A & M Realty Trust, Scale 1"=20", November 4, 1980, Nysten Engineering & Associates, 349 North Main Street, Andover, Mass." Lot 1 as shown on said plan consisting of 82,506 square feet. Also see Plans 6310 and 4584. Said plan is recorded at said Registry as Plan No. 8550, said lots being further bounded and described as follows:

Commencing at a T-point (as shown on Plan #5043 recorded with Essex North District Registry of Deeds) at the corner of Essex Street and the southwest corner of Railroad Street adjacent to a concrete retaining wall and proceeding along land formerly of the George B. Westhaver Trust, North 13 degrees 12' 04" East one hundred ninety-five and seventy-eight hundredths (195.78) feet to a T-point on the Westerly side of Railroad Street, thence turning and running along the Westerly side of Railroad Street on a course North one degree 30' 30" East Seventy-seven and Fifty-two hundredths (77.52) feet and continuing the same course Fifteen and Ninety-one hundredths (15.91) feet and continuing the same course across an easement containing sewer and water lines fifteen and one hundredth (15.01) feet to the POINT OF BEGINNING which is marked by at T-point, same point is approximately sixty (60.0) feet from the southwest corner of the old Boston and Maine Railroad Freight House and is also approximately thirty-three (33.0) feet southwest from a New England Electric System utility pole on the opposite eastern boundary of Railroad Street near where the sidetracks of the Boston and Maine Railroad cross Railroad Street;

FROM THE POINT OF BEGINNING thence by land of the Boston and Main Railroad on two (2) courses as follows: North 20 degrees 7' 50" West along the westerly sidetrack of the Railroad two hundred forty-seven and fifty-nine hundredths (247.59) feet to a point marked by a steel "T"-Point; thence running by remaining land of the Railroad North 5 degrees 41' 30" West thirty-one and no hundredths (31.0) feet to a point adjacent to a concrete retaining wall thence turning westerly and running by land of the Grantors South 85 degrees 49' 20" West fifty-seven and twelve hundredths (57.12) feet to an iron pipe near a large oak tree; thence turning North 4 degrees 10' 40" West one hundred forty-nine (149.0) feet to a point being the center of a twenty-eight (28.0) inch oak tree; thence turning southwesterly by land of J. J. Devine, Inc. approximately two hundred ninety-six (296) feet more or less to the north of Baker Lane, as shown on a "Compiled Plan of Land in Andover, Mass. owned by William J. and Mary Snyder dated July, 1964, Stowers Associates, Reg. Land Surveyors, Scale 1"=40"; and recorded with Essex North District Registry of Deeds as Plan #5149; thence turning and running northeasterly by land of Mary J. Snyder sixty-one (61) feet more or less, or as shown as lot "B-1" on land of the George B. Westhaver Trust; thence turning and running South 7 degrees 18' 49" East fifty-three (53.0) feet by the same land of Mary J. Snyder; thence running South 33 degrees 33' 17" East sixty (60.0) feet to land of Alexander and Dorothy McGibbon; turning and running along land of said McGibbon South 15 degrees 59' 25" East for forty-six and thirty hundredths (46.30) feet; thence turning South 61 degrees 48' 46" West for eleven and sixty hundredths (11.60) feet; thence turning South 16 degrees 16' 39" East for fifty-three and thirty-five hundredths (53.35) feet to land remaining to the Grantors; thence turning North 89 degrees 58' 05" East two hundred forty-seven and forty-eight hundredths (247.48) feet to the POINT OF BEGINNING on the westerly side of Railroad Street;

NORTHERLY by land of owners unknown, fifty-three and 18/100 (53.18) feet;

EASTERLY by land believed to be of Massachusetts Bay Transit Authority, One Hundred Sixty and no/100 (160.00) feet, more or less;

SOUTHERLY by other land of the within grantee, Fifty-seven and 12/100 (57.12) feet, more or less; and;

WESTERLY by other land of the within grantee, One Hundred Forty-Nine and no/100 (149.00) feet, more or less;

together with all easements which benefit said parcel specifically with the benefit of an easement for access to Railroad Street, as may by necessity be needed over the land of the Grantor, dated December 27, 1972 and recorded in Essex North District Registry of Deeds in Book 1215, Page 622; and with the benefit of an easement from Massachusetts Bay Transportation Authority for installation, maintenance, operation, repair, renewal and replacement of a utility main through and under a strip of land of the Grantor's railroad right of way at or near Railroad Street in the Town of Andover, Essex County, Massachusetts."

The Units comprise a portion of the premises conveyed to the Trust by deed of Anastasios Kalogianis, Trustee of A & M Trust, which deed is recorded with said Deeds in Book 2271, Page 109.

Subsequent to the recording of the Mortgage, the mortgage premises were submitted to the provisions of Massachusetts General Laws, Chapter 183A, as amended, by the recording of the Master Deed which created seventy condominium units. Soon after the recording of the Master Deed, Eliot Savings Bank executed a Subordination of Mortgage to Condominium, which Subordination is dated June 22, 1988 and recorded with said Deeds Book 2786 Page 001.

Eliot Savings Bank has released from the Mortgage the following forty one Units.

Units 101, 104, 105, 107, 111, 114, 115, 201, 202, 203, 205, 206, 207, 208, 210, 213, 301, 302, 303, 305, 307, 310, 312, 314, 315, 401, 410, 412, 414, 415, 501, 502, 503, 504, 505, 508, 510, 511, 512, 513 and 515.

The only premises to be sold at this sale are Condominium Units 102, 103, 109, 110, 113, 204, 209, 211, 212, 214, 215, 304, 306, 308, 309, 311, 313, 402, 403, 404, 405, 406, 407, 408, 409, 411, 413, 507 and 514, described herein as the "Units."

There is also included in the sale all fixtures, machinery and equipment located in the Units to the extent the same are part of the realty.

The Units will be sold subject to and/or with the benefit of any and all easements, agreements and any other matters of record which have priority over the Mortgage being foreclosed, if any there be.

The Units will be sold subject to the provisions of the Master Deed of the Andover Condominium dated May 25, 1988 and recorded with said Deeds on May 26, 1988, Book 2735, Page 173, as amended, the terms and provisions of the Declaration of Trust of the Andover Condominium Trust dated May 25, 1988, recorded with said Deeds on May 26, 1988, Book 2735, Page 190, and to the provisions of Massachusetts General Laws Chapter 183A, as amended.

The Units will be sold subject to any unpaid real estate taxes, municipal or other public liens or taxes, water and sewer assessments, and tax title takings, if any there be, which take precedence over the Mortgage above described. The Units will also be sold subject to all tenancies or occupation by persons on the premises now and at the time of said auction, which tenancies or occupation are subject to said Mortgage and to all rights or claims in personal property now located in the Units belonging to said tenants or occupants, and also to all laws and ordinances including but not limited to, all building and zoning laws and ordinances.

THE UNITS WILL FIRST BE OFFERED FOR SALE SEPARATELY, IN THE LOBBY OF THE ANDOVER CONDOMINIUM LOCATED AT 22 RAILROAD STREET (ALSO KNOWN AS 12 RAILROAD STREET), ANDOVER, MASSACHUSETTS ON SEPTEMBER 27, 1991, IN THE FOLLOWING ORDER AND AT THE TIMES STATED, THE SQUARE FOOTAGE, UNDIVIDED PERCENTAGE INTEREST IN THE COMMON AREAS AND THE FLOOR LOCATION BEING AS SET FORTH IN THE MASTER DEED.

ANY PERSON WISHING TO BID ON ANY OF THE UNITS INDIVIDUALLY OR ALL OF THE UNITS AS A WHOLE MUST QUALIFY BY DEPOSITING WITH THE AUCTIONEER THE DEPOSIT REQUIRED UNDER THE "TERMS OF SALE" HEREINAFTER SET FORTH, AT 9:00 A.M.

1. At 9:00 a.m. the following Units will be offered for sale one after another, during that hour:

Unit No. 102, first floor, containing approximately 1156 square feet and holding a .01434 percentage of undivided interest in the common areas.

Unit No. 103, first floor, containing approximately 1046 square feet and holding a .01272 percentage of undivided interest in the common areas.

Unit No. 109, first floor, containing approximately 787 square feet and holding a .01050 percentage of undivided interest in the common areas.

Unit No. 110, first floor, containing approximately 1198 square feet and holding a .01468 percentage of undivided interest in the common areas.

Unit No. 113, first floor, containing approximately 1127 square feet and holding a .01426 percentage of undivided interest in the common areas.

Unit No. 204, second floor, containing approximately 1102 square feet and holding a .01426 percentage of undivided interest in the common areas.

Unit No. 209, second floor, containing approximately 787 square feet and holding a .01075 percentage of undivided interest in the common areas.

2. At 10:00 a.m. the following Units will be offered for sale one after another, during that hour:

Unit No. 211, second floor, containing approximately 1033 square feet and holding a .01298 percentage of undivided interest in the common areas.

Unit No. 212, second floor, containing approximately 1244 square feet and holding a .01503 percentage of undivided interest in the common areas.

Unit No. 214, second floor, containing approximately 1014 square feet and holding a .01298 percentage of undivided interest in the common areas.

Unit No. 215, second floor, containing approximately 1023 square feet and holding a .01323 percentage of undivided interest in the common areas.

Unit No. 304, third floor, containing approximately 1102 square feet and holding a .01451 percentage of undivided interest in the common areas.

Unit No. 306, third floor, containing approximately 1030

square feet and holding a .01306 percentage of undivided interest in the common areas.

Unit No. 308, third floor, containing approximately 1038 square feet and holding a .01306 percentage of undivided interest in the common areas.

3. At 11:00 a.m. the following Units will be offered for sale one after another, during that hour:

Unit No. 309, third floor, containing approximately 787 square feet and holding a .01092 percentage of undivided interest in the common areas.

Unit No. 311, third floor, containing approximately 1033 square feet and holding a .01391 percentage of undivided interest in the common areas.

Unit No. 313, third floor, containing approximately 1127 square feet and holding a .01468 percentage of undivided interest in the common areas.

Unit No. 402, fourth floor, containing approximately 1156 square feet and holding a .01494 percentage of undivided interest in the common areas.

Unit No. 403, fourth floor, containing approximately 1044 square feet and holding a .01332 percentage of undivided interest in the common areas.

Unit No. 404, fourth floor, containing approximately 1102 square feet and holding a .01460 percentage of undivided interest in the common areas.

Unit No. 405, fourth floor, containing approximately 1030 square feet and holding a .01323 percentage of undivided interest in the common areas.

4. At 12:00 noon the following Units will be offered for sale one after another, during that hour:

Unit No. 406, fourth floor, containing approximately 1030 square feet and holding a .01323 percentage of undivided interest in the common areas.

Unit No. 407, fourth floor, containing approximately 1030 square feet and holding a .01323 percentage of undivided interest in the common areas.

Unit No. 408, fourth floor, containing approximately 1030 square feet and holding a .01323 percentage of undivided interest in the common areas.

Unit No. 409, fourth floor, containing approximately 789 square feet and holding a .01110 percentage of undivided interest in the common areas.

Unit No. 411, fourth floor, containing approximately 1040 square feet and holding a .01332 percentage of undivided interest in the common areas.

Unit No. 413, fourth floor, containing approximately 1120 square feet and holding a .01485 percentage of undivided interest in the common areas.

Unit No. 507, fifth floor, containing approximately 1034 square feet and holding a .01366 percentage of undivided interest in the common areas.

Unit No. 514, fifth floor, containing approximately 1011 square feet and holding a .01383 percentage of undivided interest in the common areas.

AFTER EACH OF THE ABOVE UNITS HAVE BEEN OFFERED FOR SALE INDIVIDUALLY IN THE ORDER SET FORTH, THEN THE MORTGAGEE WILL OFFER FOR SALE THE TWENTY NINE UNITS COVERED BY THE AFORESAID MORTGAGE AS A SINGLE SALE AT PUBLIC AUCTION IN THE LOBBY OF THE ANDOVER CONDOMINIUM LOCATED AT 22 RAILROAD STREET (ALSO KNOWN AS 12 RAILROAD STREET) ANDOVER, MASSACHUSETTS, AT 1:15 P.M. ON SEPTEMBER 27, 1991.

If the highest bid for all the Units as a single sale shall exceed the cumulative total of the highest bids at which the twenty nine individual units would be sold at the earlier sales, then the individual unit sales shall be voided and any and all deposits paid therefor returned to the highest bidders therefor and shall be knocked down to the highest bid for all the Units as a single sale. If the highest bid for all the Units as a single sale shall not exceed the total of the cumulative highest bids for the twenty nine individual units, then each of the twenty nine Units shall be sold to the highest bidder for each individual unit.

TERMS OF SALE: For each individual sale of a Unit, the highest bidder shall be required to deposit FIVE THOUSAND DOLLARS (\$5,000.00) for each such sale of a Unit in cash or by cashier's, bank treasurer's or certified check at the place of the sale. Such deposit shall have been deposited with the auctioneer at 9:00 a.m. on the date of the sale, in order for a person to be entitled to bid.

If all the Units are sold as a single sale, the highest bidder shall be required to deposit ONE HUNDRED THOUSAND DOLLARS (\$100,000) for said Units by bank, certified or cashier's check, at the place of sale. Such deposit shall have been deposited with the auctioneer at 9:00 a.m. on the date of the sale, in order for a person to be entitled to bid.

The balance of the purchase price on each single Unit sale or on a single sale of all the Units shall be paid thirty (30) days after the auction sale (or if that date falls on a day when said Registry of Deeds is not open for business, then on the next business day following said thirtieth (30th) day when said Registry of Deeds is so open). Said balance of the purchase price shall be deposited in escrow with the attorneys for Warren Five Cents Savings Bank and Lowell Five Cents Savings Bank pending approval of said sale by the Land Court. The deed for each single Unit sale or a single sale of all the Units shall be transferred within ten (10) days following the date of approval of said sale by the Land Court, said approval being the only condition of the escrow.

The highest bidder at each single Unit sale or at the single sale of all the Units shall be required to sign a Memorandum of Sale containing the above terms and any other terms announced at the auction sale. The deposit paid by the applicable highest bidder(s) at the time of the auction sale shall be forfeited if said highest bidder(s) does not comply strictly with the terms of the Memorandum of Sale.

OTHER TERMS TO BE ANNOUNCED AT THE SALE
DATED: September 6, 1991

Warren Five Cents Savings Bank and
Lowell Five Cents Savings Bank
Present holders of the Mortgage
By their attorneys,
Rackemann, Sawyer & Brewster, P.C.
One Financial Center
Boston, Massachusetts 02111

September 12, 19 & 26, 1991

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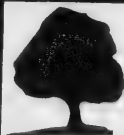
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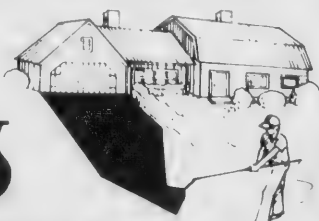
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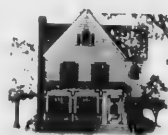
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BABYSITTER. Looking for experienced babysitter for two toddlers and newborn. Two mornings and occasional evenings. Please call 475-0864.

BARN HELP needed to clean barn and stalls. \$4.00 per hour, 10 hours per week. Call Donna 475-2011.

DEWOLFE NEW ENGLAND seeks salespeople to share in our growth! Call us to find out more about: Comprehensive on-going training. -A network of 27 offices in Eastern MA and Southern NH. -Affiliation with the nation's largest referral/relocation company, PHH Homequity. -DeWolfe Relocation Services with over 160 corporate contacts. -DeWolfe Mortgage Services with access to 15 national, regional and local lenders. -Incentive based commission splits for increased production. -A 42 year reputation for honesty, integrity and dedication to homeownership. Call Nancy Collins at 475-8600 to arrange a confidential interview.

\$255,000 Andover In-Town Victorian 2 FAMILY Reduced Living Expenses

- All newly decorated
- 2 car garage
- Large private lot
- 2 bedroom apartment
- Unique owners 4 bedroom, 3 bath apartment
- Call 475-0073



PINESCAPE
508-952-2945
1-800-564-1985

Landscape Maintenance

- Spring Cleanups
- Bark Mulch
- Lawn Mowing
- Fertilization

Landscape Construction

- Hydroseeding
- Stone/Timber Walls
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- Sprinkler Systems

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Quality Service Since 1983 • Fully Insured

MASONRY REPAIR AND RESTORATION

all types of masonry work

"Don't let your little problems
become big ones"

Call today, after 5 p.m.
683-7680

NELSON MASONRY

Construction & Repair
Brick Block
Steps, Walkways, Patios
& Stone Walls
FREE ESTIMATE!

508-685-6444

- or -

508-373-6214

COLONIAL PAINTING

CLIP & SAVE

- TWO Year Guarantee
- Fully Insured and Licensed
- FREE Estimates
- Paint/Stain
- Interior & Exterior
- Surprisingly Reasonable Prices

CALL NOW SAVE \$100
1-800-439-3638

CLIP & SAVE

G.E. & E.N. HALL BUILDERS

Residential and Commercial
Building and Remodeling

Licensed and Fully Insured

53 Tewksbury Street, Andover 475-4903

Historic Downtown Income Property Locke Tavern - 111 Main St.

\$445,000

- 5 newly renovated apts.
- Separate utilities - all updated
- 28,000 sq. ft. intown lot
- Gross income \$44,340
- For sale by owner
- Call 475-0073

MATTHEW'S LANDSCAPING CO.

Design & Construction

- PLANTING • SOD-SEEDING • MULCHING
- BRICK & BLUESTONE WALKS-PATIOS
- TIMBER & STONE WALLS
- BOBCAT • BACKHOE SERVICES

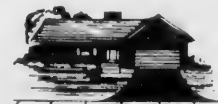
SPRING CLEANUP & LAWN MAINTENANCE

(508) 682-2279

Reading Asphalt Company, Inc.

944-7072

- Driveways
- Tennis Courts
- Parking Lots
- Private Roads



35 YEARS OF
PROFESSIONAL



**Wells Plumbing
and Heating Co.**
Serving the Andovers

WATER HEATERS \$350 and up
BOILERS \$1800 and up - Call for Details

CHECK OUT OUR LOW RATES / 7 DAY - 24-HOUR SERVICE
Residential 851-8356 Commercial
free estimates • any job large or small • kitchens
baths • general repairs • gas piping Master Lic. 11209

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Homes / Condominiums / Apartments / Offices
WEEKLY/BI-MONTHLY/SEASONAL/HOLIDAY SERVICE

- Fully Insured and Bonded
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Call Our ReadyMaid
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#1

The Affordable Housecleaning Professionals

475-5575

HELP WANTED

\$ EXPERIENCED \$ HAIR DRESSER \$

★ Immediate opening for experienced hair dresser in lucrative salon.

★ Full time experienced manicurist needed for immediate opening.

Call 617-944-6111

Ask for Lee

Part-time Receptionist

North Andover healthcare facility seeks a dependable, mature person for part-time Receptionist position. Candidate must possess a pleasant telephone manner, neat appearance and have word processing skills.

Hours available are: Monday-Friday
12:30-4:30pm (20 hours per week).

Please send resume to:
Diane Malek, Business Office Manager.



**Prescott House
Nursing Home**

140 Prescott Street
North Andover, MA 01845
Equal Opportunity Employer
(508) 685-8086

OFFICE MANAGER

We are looking for a special person who can thrive in a busy environment.

The successful candidate should have at least 5 years of secretarial experience for the job which includes: delegating and supervising responsibilities of the other employees as well as extensive use of Word Perfect 5.1.

Please submit resume to:

Executive Committee

TEMPLE EMANUEL

7 Haggetts Pond Rd.
Andover, MA 01810

ANDOVER

Mortgagee's Sale of Real Estate at Public Auction

CAPE STYLE HOME

To Be Sold On the Premises

191 HOLT ST. (aka Holt Rd.), ANDOVER, MA

TUESDAY, SEPTEMBER 24, 1991 AT 2:00 P.M.

ESTABLISHED NEIGHBORHOOD

Well maintained wood frame Cape style home set on approx. 18,750 s/f of land near schools, improved w/approx. 9 rooms, 4 bdms., 2 baths, 2 fireplaces, hwd. floors, rec. room, 2-car garage, Essex (No. Dist.) Registry of Deeds at Bk. 2848. Pg. 72.

TERMS: Deposit \$5,000 by cash, certified or bank cashier's check. Balance 30 days. Other terms announced. Paul G. Crochiere, Esq., Regnante, Regnante, Sterio & Osborne, 1 Essex Center Dr., Peabody, MA, Attorney for the Mortgagee.

FRANK RONNE & Assoc., Inc.

APPRAISERS • AUCTIONEERS • MA Lic. #173
639 GRANITE ST., BRAINTREE, MA 02184
(617) 380-3700 FAX# (617) 380-3705



Help Wanted

BUS PEOPLE- Alternate Friday and Saturday nights. Apply in person Ralph's Restaurant, Rte. 125, Haverhill, MA.

HOMEMAKER/HOME HEALTH Aide. Part time, live-in position. Please call Geriatric Assistance, Inc. 470-2333.

EARLY BIRD 7:15 to 8:15am. to supervise one child and get him to school daily. Call 475-5203.

COOK TO PREPARE dinner for a family of 4 in Andover. 3-8pm, Monday to Friday. Salary open. Must drive, have references. Call 475-9535.

**JUST LISTED!!
OPEN HOUSE SUNDAY 2-4 PM**



BRICK FRONT Georgian Split - 8 rooms, 4 bedrooms, 2 1/2 baths and 2 car garage beautifully landscaped on cul-de-sac. Cathedral ceiling in living room, hardwood floor in dining room with sliders to deck.
\$249,900
DIRECTIONS: River Road to Forest Hill Dr. to Alpine Dr. to 8 Pepperidge Circle.



ANDOVER - SOLID, VINYL SIDED DUPLEX - 5 rooms, 1 bath each side. One unit nicely renovated. Walk-up attic and private back yard - walk to stores, train, bus and library! **GREAT INCOME POTENTIAL!!**
\$159,900



ANDOVER - Custom 3 bedroom Cape. Unique property on beautifully landscaped lot. Lots of glass, hardwood floors, tiled solarium, spacious closets and more!! Abuts conservation land.
\$274,900



ANDOVER - COMPARE!! A lot of home for a very reasonable price!! Five years old, custom built, 4 bedroom spacious Garrison on cul-de-sac in one of Andover's finest areas with over 3100 square feet of living space. Central vac, heated garage and town sewer. **MUST BE SEEN!**
\$389,900

Doherty
REALTY

21 Elm St., Andover, MA 01810
475-0010

**OPEN HOUSES SUNDAY 1-4 PM
18 Perkins Court, Haverhill**



TRIPLE LUXURY - 3 BATHS, 3 BEDROOMS, 3 CAR GARAGE! Everything you need to live the good life without any hassles. Many extras include fireplaced living room, central air/vac and gas heat.
\$165,900
DIR: Route 495N to Rte 97. Go left to West Meadow. Watch for signs.

126 Maple Street, Methuen



HOMESTEAD ACRES - \$169,900!

Immaculate 7 room Gambrel with 3 baths, 3 oversized bedrooms and fireplaced family room plus 2 car garage all situated on a large lot.
DIR: Rte 213 to Howe St. to Hampstead. Left on Maple. Watch for signs.

ROYAL REALTY INC
250 Pleasant St, Methuen, MA 01844
508 685-1067



Secluded in the prestigious Town of Andover sits a 76 acre site of unparalleled beauty. Magnificent country terrain encircled by conservation areas insures the permanent exclusivity and tranquility of Milldam at Andover.

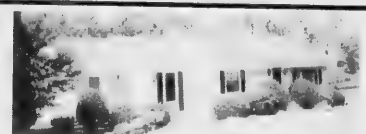
Spectacular marble foyers.
Sweeping circular staircases.
Expansive master bedroom suites and lush jacuzzis.
Gourmet kitchens and vaulted ceilings.
The elegantly crafted homes harmonize effortlessly with the surrounded natural beauty.
Wynwood Associates has over 25 years of custom building experience in the Andover area. We are committed to working with our clients to design and build a home that will reflect the luxury, sophistication and comfort required by the discriminating owner.



Wynwood Associates, Inc.

108 DASCOMB ROAD
ANDOVER, MA 01810
508-475-4011

Off Rte. 28 in Andover, take Ballardvale Rd. to Stop Sign. At Stop Sign take a left onto Woburn St. Milldam is one mile on the left. Open house Saturday and Sunday 11:00 to 5:00 or call for an appointment 508-475-4011. Brochures available on request. Prices starting at \$595,000.00. Homes available for immediate occupancy or tailored to client's desires in consultation with Wynwood Associates.



WEST BOXFORD...EXECUTIVE 8-room RANCH on wooded 2-acres. Contemporary open concept, perfect for entertaining. Generous kitchen/family combination with oak and ceramic floors, wood stove and hearth. New addition with sundrenched 20x17 Florida room. Two walls of sliding doors makes this most inviting. 2-full baths, plentiful closet space. Sacrifice price of
\$189,900

Ben A. Consoli
REALTOR, M.L.S.

297 South Main Street
(Across from Bradford College)
Bradford, Ma
508-372-9171
Call Collect

FOR SALE BY OWNER

1 Rachel Road, Andover



9 room Georgian Colonial, 4 years old, 3,500 sq.ft. marble foyer, front-to-back living room with fireplace, great room with fireplace, master suite with jacuzzi, skylights, central air and vacuum and security system.
\$409,000

Call
(508) 475-9339

Classic Design



~ Front ~



~ Rear ~

**260 CHANDLER RD., ANDOVER
By OWNER-BUILDER**

Truly gracious one-of-a-kind homes built in 1989, approx. 4750 sq. ft. Enter through custom oak front door to spacious elegant foyer. Then open solid wood with stained glass pocket doors to beautifully designed living room with electric skylights. Eleven beautifully decorated rooms, plus workshop, central air, 2 1/2 stall garage, 4 baths, 4 bedrooms, library, 2 large family rooms, gourmet kitchen, sunroom with 4 person hot tub. Master bedroom suite with white marble fireplace, also custom bath with jacuzzi. Custom woodwork inside and outside. Handcut stonework in and out. Traditional veranda on two sides offers a "classic design." Many more features

\$729,000

Shown by Appointment

Call 682-3381

LANDSCAPER WANTED. Requesting bids. Lawn care South Church Cemetery, Andover. November 91-92. Contact Barbara Moody 475-2972.

LEGAL SECRETARY. Andover law office seeks full-time receptionist/secretary with excellent word processing, Dictaphone and telephone skills. Legal experience a plus. Please call 475-4488 and ask for Jean.

LOOKING FOR A mature, loving, responsible 13/14 year old to babysit my boys, 4-1/2 and 2. Need Friday nights until end of year and on-going Saturday nights. Approximately two per month. May be asked to go away some weekends and summer vacations. Please call 475-3096.

LOOKING FOR CHILD care for my 2 year old in my North Andover home. 2 -3 days per week. Call 975-4231.

LOOKING FOR AN experienced and mature adult to babysit my 7 month old boy and a playful dog. Approx. 6-8 random hours per week. Long term. 689-8984.

WANTED- Housecleaner. Experienced and meticulous for Andover home. 8-10 hours per week. Call 664-6868.

Publications

POSTAL JOBS- \$11.41-\$14.90/hour. For exam and application information call 1-800-552-3995 Ext. MA118, 9am-9pm, 7 days.
READ BOOKS for pay! \$100 a title. No experience. Call 1-900-847-7878 (.99/min.) or write: PASE K434, 161 S. Lincolnway, N. Aurora, IL 60542.

Animals & Pets

AKC AKITA PUPPIES- Champion bloodlines. German Shepherds, b/s exc. temp. Rottweilers, large boned, gorgeous, health certified puppies. Brentwood, N.H. 603-679-8232.

HIM/PERSIANS for sale. CF registered, champion lines, ready to go. A blue, a cream and tortoise shells. \$275 and up. Also adult breeders. 508-777-3447.

Articles for Sale

AIR CONDITIONERS. CARRIER 2900 BTU wall unit, 3 bed efficiency \$1000 Carrier 8000 BTU window unit \$350. Like new. Call 682-6189.

BALDWIN 44" console piano with bench. Excellent, like new condition \$2200. Call 475-4561.

KERMAN ORIENTAL RUG- 24.5x12.8. Appraised at \$3000; Will sell for \$2000. Blues and reds on a cream background. 470-1941.

TIMBER FRAMED custom gazebos, screenhouses Pine or cedar. Must see. Starting at \$2500. Call Paul at 975-7661 or 682-1460.

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DISCAPER WANTED.
nesting birds. Lawn
South Church Ceme-
Andover. November
2. Contact Barbara
dy 475-2972.

AL SECRETARY.
over law office seeks
me receptionist/sec-
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telephone skills. Legal
experience a plus. Please
475-4488 and ask for

KING FOR A mature,
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KING FOR CHILD
or my 2 year old in
orth Andover home. 2
days per week. Call
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KING FOR AN
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to babysit my 7
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dog. Approx. 6-8
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ED- Housecleaner.
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Publications
AL JOBS- \$11.41-
/hour. For exam-
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00-552-3995 Ext.
9am-9pm, 7 days.
BOOKS for pay!
a title. No experi-
Call 1-900-847-7878
) or write: PASE
161 S. Lincolnway,
ra, IL 60542.

imals & Pets
AKITA PUPPIES-
on bloodlines. Ger-
shepherds, b/s exc.
Rottweilers, large
gorgeous, health
puppies. Brent-
H. 603-679-8232.

SIANS for sale
stered, champion
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275 and up. Also
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CONDITIONERS.
R 2900 BTU wall
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8000 BTU window
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9.

IN 44" console
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a new condition.
Call 475-4561.

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24.5x12.8. Ap-
at \$3000; Will sell
0. Blues and reds
eam background.

FRAMED custom
screenhouses
cedar. Must see.
at \$2500. Call
975-7661 or 682-

REPRODUCTION VIC-
TORIAN BUREAU with
mirror, large gold leaf
mirror, telephone bench,
candle stand, brass lamp,
brass headboard, trunks,
teak stand, Spinet piano,
large oak desk, couch,
high-fi cabinet, ski boots.
Call 475-9195.

WOOD/COAL forced hot
air furnace. Uses hot air
ductwork, supplement or
replaces oil/gas furnace.
48,000 BTU/hour. Has
blower, two thermostats,
holds up to 24" logs. \$750.
470-1941.

Wanted to Buy
ANTIQUES - Anything old
Marbletop, Walnut, Grape
and Rose Carved
Furniture, Glass, China,
Silver, Jewelry, Clocks,
Prints, Frames, Guns,
Coins, Furniture, Etc.
William F. Graham, Jr.
149 Golden Hill Ave.,
Haverhill, Mass. Tel.
372-3708, will call to look.

Garage Sales
ANDOVER- Carriage
house sale. Sunday, 9/15,
from 8am-4pm. No early
birds. Three families. Furni-
ture, appliances, clothing
and more. 34 Summer
Street.

GARAGE AND YARD
sale. 74 Lowell Street.
Sunday, September 15th.
Lots of good items.
Furniture, clothes, mat-
tresses, sewing machine,
bicycle and more.

MULTI-FAMILY YARD
sale. 9/14, 9am-3pm.
Meadowbrook Drive, An-
dover. (Off Shawsheen,
near Wildwood.) Furniture,
toys, baby items, miscel-
laneous household goods.

MULTI-FAMILY- Saturday,
9/14, 8am-2pm. Rain or
shine. 103 Ballardvale
Road. Baby furnishings,
toys, clothing to size 4,
household items, etc.

SATURDAY, 9/14, 9-3pm.
West Andover, 18 Rutgers
Road. (off Rte. 133). A
little for everyone and lots
of children's items.

SATURDAY, SEPTEMBER 14TH, Rain or shine
25 Hemlock Road. (Off
133 and Wildrose Drive)
Lamps, clothes, household
goods, stereo.

Houses for Sale
ANDOVER - Dramatic
contemporary, 2 1/2 baths,
3 bedrooms, wood beams,
skylights, 9 sliders, mod-
ern white kitchen, 2
fieldstone fireplaces.
Transferred. \$259,000.
Owner/Broker. 470-1067.

IPSWICH - On water, 4
bedrooms, 3-1/2 baths.
Call 474-0340.

Automobiles for Sale
1990 RANGE ROVER-
gray, leather, sunroof,
loaded. CD player.
\$27,500. Call 508-363-
2249.

1984 OLDS CUTLASS
Supreme. 4 door. Very
good condition. \$2300.
Call 682-6885.

Condos for Rent

ANDOVER BARGAIN 1
bedroom condo, 17ft by
17ft bedroom, 15ft by 25ft
living room. Available
Sept. 1 \$575 a month,
which includes heat. No
pets. 508-263-1437.

ANDOVER, WASH-
INGTON PARK Newly
renovated large 1
bedroom, 1st floor. A/C,
pool, tennis. \$650 includes
heat. Call 688-3320.

AVAILABLE 10/1. Studio
at Washington Park at
\$475 per month including
heat and hot water. Pool
and tennis court. DeWolfe
New England 475-8600.

ANDOVER- Washington
Park. Front building. Two
newly renovated 1340 sq.
ft., 2 bedroom, 2 baths,
eat-in kitchen, air
conditioning, pool, tennis.
Heat and hot water in-
cluded. Lease/option pos-
sible. Furnished \$1200.
Unfurnished \$1000. Call
683-5139.

ANDOVER - New luxur-
ious condos, includes a/c,
dishwasher, disposal,
washer, dryer, wall to
wall carpeting, balcony,
cable TV, saunã, health
club, intercoms, indoor
parking and lots more.
Minutes from 93/495
and train to Boston. Two
\$875 month. Don't miss
this opportunity. Call
Darrell at THE ANDOVER
470-3121.

MORTGAGEE'S SALE OF REAL ESTATE AT PUBLIC AUCTION

THURSDAY, SEPTEMBER 26, 1991 STARTING AT 11:00 A.M.

ANDOVER - 3 HOUSE LOTS

- 100, 128 & 132 Haggets Pond Road
- 100 (a.k.a. Assessor's Map 211, Parcel 11) 1.28 Acres - 250 Ft. Frontage
- 128 (a.k.a. Assessor's Map 220, Parcel 12A) 1.065 Acres - 200 Ft. Frontage
- 132 (a.k.a. Assessor's Map 220, Parcel 12B) 1.013 Acres 150 Ft. Frontage
- Separately and In The Entirety

TERMS: \$5,000.00 cash or certified check for EACH and \$10,000.00 for the ENTIRETY at the time and place of the sale. The balance to be paid in cash or certified check within twenty-one (21) days at the law offices of the Attorney for the Mortgagee. Per order of Attorney for the Mortgagee. Other terms to be announced at the sale.

THE JUMPP COMPANY, AUCTIONEER
CHELMSFORD (508) 250-1540 FAX (508) 256-5303

Mass. License #711 N.H. License #2678

DIRECTIONS: Follow Route 133 to Haggets Pond Road. Property is located on the left. Watch for red auction signs.

NOTE: NEITHER THE BANK, ATTORNEY FOR THE MORTGAGEE, NOR THE AUCTIONEER MAKES ANY REPRESENTATIONS AS TO THE ACCURACY OF THE INFORMATION CONTAINED HEREIN.

**3 MAIN ST.
ANDOVER**



470-0707

SHAWSHEEN FARMS OPEN HOUSE SUNDAY 12:00-5:00

ANDOVER'S FINEST NEW AREA! Only three lots still available!



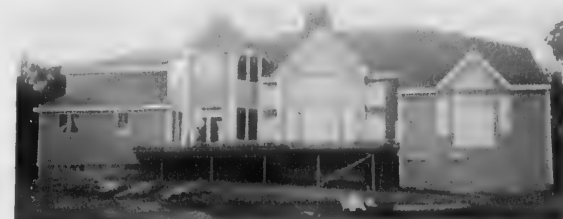
Ready for your finishing touches!!! This custom Cape has every luxury feature you could imagine - four fireplaces, three separate staircases, huge Master Bedroom suite, and separate Office. Three car garage. **\$850,000**



SOLD



SOLD



BUILT BY DOHERTY & SONS, INC. WITH SEVERAL EXCLUSIVE LOCATIONS IN ANDOVER AND NORTH ANDOVER THAT ARE BEING MARKETING BY VALENTINE CO. REALTORS. CALL FOR DETAILS.

**WE GET RESULTS!!
LET US PUT A SOLD SIGN ON YOUR HOME!!**

CALL TODAY 470-0707



WHY PAY RENT?



No. Andover 2 BR Condo, Meadowview, top floor, rental income of \$700., principals.
470-1277

William F. Dunn Landscape & Construction

\$50.00 OFF
ANY JOB OF \$500 OR MORE
\$100.00 OFF
ANY JOB OF \$1000 OR MORE
on any Landscape, Construction, Design, or Planting Job, with this coupon

Landscape Specials
Fully Insured • Free Estimates
Specializing in Shrub Planting

372-5554 • 948-3733
Groveland Rowley

- Bark Mulch
- Tree Removal
- Stump Removal
- Railroad Tie Work
- Sod & Seed Lawns
- Equestrian Rings
- Loam
- Patios
- Walkways
- Land Clearing
- Demolition
- Rototilling
- Gravel
- Fences
- Excavating
- York Rake
- Driveways
- Backhoe

For Professional Landscaping...
- See us! -

Dunn's Garden Center & Nursery

SEPTEMBER SPECIALS

Seasoned Firewood
130 cubic ft. **\$160**

MULCH
Pine/Hemlock Mix
\$23.50 per yd.
Delivered Within 10 mile radius. 3 yd. min.

SCREENED LOAM
\$18.50 per yd.
Delivered Within 10 mile radius. 3 yd. min.

25% OFF ALL TREES

20% OFF ALL SHRUBS

MUMS 3 For \$9.00

68 Turnpike Rd. (Rt. 1), Rowley, MA
1/2 mile south from Agawam Diner
1-800-834-5576 • 948-3733

Condos for Rent

RESIDENTIAL neighborhood near town. 2 bedroom townhouses: 3 year old, \$800-\$900. Century 21 Minuteman. 475-1243.

Houses for Rent

AMESBURY- 4000 sq. ft. luxury attached home in established community with clubhouse, pool, tennis courts, boat moorings. 2-3 bedroom, 3 baths, jacuzzi master. \$1800/month. 1-388-6107.

ANDOVER - 2 bedroom duplex \$700.

ANDOVER - 2 bedroom ranch \$975.

One room efficiency \$550. One room efficiency \$650. Call CHRISTIAN HOMES 475-4400.

ANDOVER- 4 bedroom executive Colonial. Formal dining, 2 garages, sprinkler, security, central air and more. \$1900/month plus utilities. 475-5979.

ANDOVER- 4 bedroom split. Move-in condition. Easy access to 495 and 93. \$1200 per month. Call 686-7984.

ANDOVER- 8 room home, 3-4 bedrooms, 2 baths, 2 car garage. No pets. \$1700/month plus utilities. Prudential Howe Real Estate 475-5100.

HAVING TROUBLE SELLING? Executive family looking for large home to rent or rent with option to buy, in the Bancroft School district. Rent negotiable. Call Robert days 603-893-5371; Evenings Kathy 603-893-3196.

Apartments for Rent

AA ANDOVER ACCOMMODATIONS. Rentals: New two bedroom, first floor, intown. \$700.

Spacious 2 bedroom condo with balcony \$750/heated.

Two bedroom, 2 car garage, family room and yard \$700.

Two bedroom Balmoral \$750/heated.

Others \$550 up. 470-1067.

ABSOLUTELY BEAUTIFUL and spacious 2 bedroom apartment in Victorian home. Hardwood floors, 3 fireplaces, 12 foot ceilings, off-street parking, storage, laundry facilities available. Close to train, schools and downtown. \$695/month. Pets okay. 475-0251. Must See!

ANDOVER - \$395 and up. 1 and 2 bedrooms. Good location, parking, w/w carpet. Call 1-508-777-5000; weekends.

ANDOVER CENTER - First floor, 1 bedroom, very private, clean, parking \$550 plus utilities, for September 1. 470-1606.

ANDOVER CENTER - Spacious, sunny and modern 2 bedroom apartment on commuter line. Large living room with sliders to deck. Eat-in kitchen. Laundry, parking and cable-TV. No pets. \$685/month plus electricity. 683-3409.

CALL COLDWELL BANKER



ANDOVER



SPACIOUS, SUNNY 2 bedroom condo at "Washington Park" has parquet floors, large living room, dining room, eat-in-kitchen, master bedroom with bath and dressing area plus 2nd bedroom and bath. Two available - twice as nice!

\$124,900 - 129,900

ANDOVER



CUSTOM 13 ROOMS on lovely lot close to commute and Town. Spacious rooms perfect for the larger family - in-law potential. Charming living room has picture window. Cozy.

\$389,000

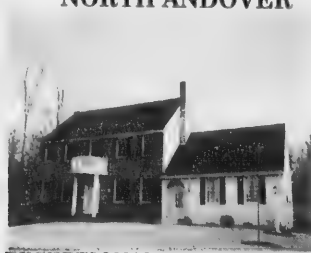
ANDOVER



HAPPINESS IS ... having an updated country kitchen, 3 bedrooms, 1 1/2 baths, 2 car garage plus a walk to town location.

\$139,900

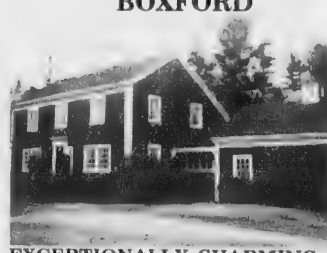
NORTH ANDOVER



EXCEPTIONAL BRICK FRONT COLONIAL beautifully decorated. Hardwood floors in living room and dining room, lower level play room plus central vac, security system and so much more.

\$315,000

BOXFORD



EXCEPTIONALLY CHARMING 4 bedroom Colonial Reproduction with fireplaced kitchen, fireplaced living room plus formal dining room beautifully sited on a 2 plus Acre lot. Enjoy a summer breeze from the attached breezeway.

\$279,900

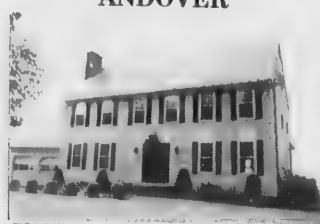
ANDOVER



PEACEFUL is the setting for this 8 room Colonial on an acre+ lot in a small cul-de-sac.

\$229,900

ANDOVER



CUSTOM - 10 room, 6 bedroom Colonial in an area of fine homes. Professionally landscaped lot for your outdoor pleasures, fieldstone fireplaced family room.

\$379,900

Gurry Real Estate

28 Elm St., Andover, MA 01810

475-8500



The Home Sellers.

Homes for Rent

ANTIAL neighbor-
near town. 2
townhouses; 3
ld. \$800-\$900.
21 Minuteman.

Homes for Rent

RY- 4000 sq. ft.
attached home in
ed community
ubhouse, pool,
courts, boat
2-3 bedroom, 3
acuzzi master.
nth. 1-388-6107.
R - 2 bedroom
00.
R - 2 bedroom
5.
efficiency \$550.
efficiency \$650.
ISTIAN HOMES

R - 4 bedroom
Colonial. Formal
garages, sprink-
irity, central air
e. \$1900/month
e. 475-5979.

R - 4 bedroom
ave-in condition.
ess to 495 and
per month. Call

R - 8 room home,
boms, 2 baths, 2
age. No pets.
nth plus utilities.
Howe Real
5-5100.

TROUBLE

? Executive
oking for large
rent or rent with
o buy, in the
School district.
egotiable. Call
days 603-893-
venings Kathy
196.

Homes for Rent

OVER ACCOM-
NS. Rentals:
bedroom, first
n. \$700
2 bedroom
with balcony
ed.
room, 2 car
family room and
room Balmoral
ed.
0 up. 470-1067.

ELY BEAUTI-
spacious 2 bed-
ment in Victor-
e. Hardwood
eplaces, 12 foot
f-street parking,
undry facilities
Close to train,
and downtown.
n. Pets okay.
Must See!
-\$395 and up.
bedrooms. Good
parking, w/w
all 1-508-777-
ends.

CENTER

bedroom, very
clean, parking
ilities, for
1. 470-1606.

CENTER

sunny and
2 bedroom
on commuter
living room with
deck. Eat-in
undry, parking
TV. No pets.
plus elec-
409.

ANDOVER CENTER-
Spacious 2 bedroom
apartments. Walk to
busses, trains and shop-
ping. Parking. \$650 to
\$700. Call 475-9100 or
475-0033.

ANDOVER CENTER-
Cozy, modern studio
apartment on commuter
line. Laundry room, park-
ing and cable tv. \$410/mo.
plus electricity. 683-3409.

ANDOVER- Elegant 3
room apartment in garden
setting. Panelled through-
out, wall/wall carpeting,
stove and refrigerator.
Parking. No pets.
\$630/month. 475-6368.

ANDOVER- Available Nov.
1st. One bedroom, off-
street parking. Convenient
to center, train, busses.
\$550/mo. 508-664-5547.

ANDOVER- Bright, clean
intown apartment for quiet,
non-smoking professional
person. One car parking.
\$700. No utilities. Call
475-8901.

ANDOVER- BRAND new
1 and 2 bedroom apart-
ments complete with pool,
tennis courts, hiking trails,
clubhouse, on-site dry
cleaning service and much
more. Open daily 10-6
p.m. One bedroom
specials. One bedroom
rent beginning at \$650.
Short term corporate
suites available. Riverview
Commons 508-685-0552.
Corcoran Management
Company. Equal Housing
Opportunity.

ANDOVER- New to mar-
ket. Spacious 5 room
apartment on first floor
adjacent to downtown.
Private porch. Full base-
ment for storage. Large
bedroom with a/c. Off-
street parking. Immaculate
condition, quiet, pleasant.
Available Nov. 1st.
\$650/month plus utilities.
475-2272.

ANDOVER- quiet intown
almost new, sunny 4 room
apartment. Off street
parking. \$700/month plus
utilities. Call 475-5531.

ANDOVER- Studio apart-
ment ideal for one person.
Quiet neighborhood. No
pets. \$450/month. Utilities
included. Call 851-9455.

ANDOVER- Summer
Street. Charming 5+ large
rooms in two family. Tile
bath, hardwood floors,
yard. \$800/month. No
utilities. 475-0871.

ANDOVER- sunny 2
bedroom apartment. Walk
to town and train. Non-
smoker, professional. Off
street parking. \$700
includes heat. 475-8662.

ANDOVER- sunny one
bedroom, close to town
and train. Pool, tennis.
\$580/month plus utilities.
Call 682-9906.

ANDOVER- Three bed-
room apartment. Appli-
anced, handy to Rtes. 93
and 495. \$720 per month
plus utilities. 688-4611.

AVAILABLE OCTOBER
1ST. Four rooms near T
and bus. \$495 plus
utilities. - Call 508-352-
8576.

A simple explanation of our
Home Marketing System.

SOLD



Shirley Platt, GRI



Coletta Fanuele



Sue Papalia, GRI



Norma Hyder, GRI



Susan Rochwarg



Kathy Cyrier



Jim & Dianne O'Neill



Phyllis Leonard, GRI



Linda Cutter, CRS, GRI, LTG



Dave Hennessey, GRI



Rick Coco, GRI



Thelma Sirosis, GRI



Lillian Montalto, CRS, GRI



Marilyn Burke, GRI



Carla Polizzotti



Elke Kappeler, GRI



Terri Goodridge

ANDOVER



YOU'LL LOVE the convenient intown location of this 8
room Cape. French doors lead from the dining room to
a large deck.
CALL SHIRLEY PLATT\$199,900

NORTH ANDOVER



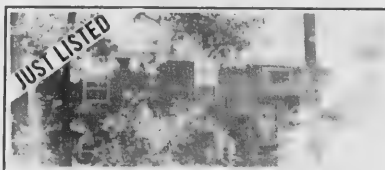
IF YOU'RE LOOKING for the tranquility of a private
wooded setting, yet minutes to major highways. This
home is for you! Huge kitchen with new appliances.
CALL TERRI GOODRIDGE\$259,900

ANDOVER



ARTISTICALLY LANDSCAPED A stunning departure
from other homes. 3 acres of gardens, privacy, grassy
lawn and a charming fireplace colonial with natural
woodwork and hardwood floors.
CALL SUSAN ROCHWARG\$267,900

ANDOVER



NEW EXCLUSIVE Tri-level Contemporary Cape.
Updated kitchen, 10 spacious rooms, beautifully set on
level, wooded lot in prime location.
CALL SUE PAPALIA\$274,500

STOP - CIRCLE - CALL

RE/MAX preferred will be sponsor-
ing a seminar for homesellers on
**Sunday, September 29th from 2
to 4 p.m. at the Ramada Inn in
Andover. Mark your calendar and
watch for details!**

ANDOVER



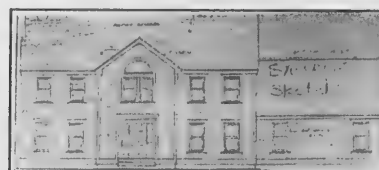
FABULOUS English Tudor set on 2.75 acres on cul-
de-sac. Has elegant new great room, skylights and
extra bonus; 5 car garage.
CALL DIANNE O'NEILL\$339,000

NORTH ANDOVER



BRAND NEW CLASSIC 3200 sf 2x6 on desirable cul-
de-sac. 9 nicely appointed & bright rooms. Offers 4
bedrooms, 2 1/2 baths, master w/ whirlpool, skylights.
Choice of colors. Amenities galore! Own with pride.
CALL THELMA SIROSIS\$345,000

NORTH ANDOVER



NEW CONSTRUCTION Come see quality construc-
tion in the works. Well designed 9 room Colonial in a
great family neighborhood. Garnet studded gneiss fire-
place in the 22x24 family room, vaulted ceiling in the
foyer, Anderson windows.
CALL KATHY CYRIER\$349,900

NORTH ANDOVER



\$325,000. \$489,000 Price slashed! MUST SELL!
4200 sf colonial, 4 bedrooms, 4 full baths, 10' ceilings,
beautiful curved double staircases. Most prestigious
area, 3 car garage, 2.8 acres, VIEWS!
CALL PHYLLIS LEONARD

RE/MAX®

preferred

451 Andover Street, No. Andover
Andover/North Andover Line

470-0007

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470-1200



1 **\$149,900**



4 **\$244,900**



7 **\$305,000**



2 **\$184,900**



5 **\$259,900**



8 **\$315,000**



3 **\$239,900**



6 **\$299,000**



9 **\$459,900**

1 **ANDOVER** Four bedroom colonial in great family neighborhood. First floor features living room, dining room, kitchen and heated porch. Walking distance to town. **Exclusive**

2 **ANDOVER**. Spacious quality ranch located on a quiet in-town street in a desirable family neighborhood. Fireplaced living room, dining room, eat-in kitchen, 3 bedrooms, family room, den, 1 1/2 baths. Private wooded rear yard. Attached garage. **Exclusive**

3 **ANDOVER. JUST LISTED**. Exceptionally charming, custom built country cape on six acres. Lots of pasture for horses. The house has eight adorable rooms, including a large (28x13) second-level game room/office/extra bedroom. Open, sunny family room and kitchen. Lots of extras! **Exclusive**

4 **ANDOVER**. Beautifully sited on a well landscaped, private lot in an executive neighborhood nearby Andover Center and schools. 8 rooms, 4 bedrooms, 3 full baths, 2 fireplaces, town sewer. Quality construction. **Exclusive**

5 **ANDOVER. JUST LISTED**. One of Andover's favorite family neighborhoods. Immaculately maintained 4 bedroom colonial with fireplace family room, formal living room and dining room with sliders to screened porch. Fantastic finished walk-up attic and attached two-car garage. Private lot on cul-de-sac. Inground sprinklers in front yard and more - a must see! You'll love it! **Exclusive**

6 **ANDOVER**. If you appreciate quality, don't miss this stately custom Wynwood built home in desirable Carriage Chase. Minutes from 93 and Indian Ridge Country Club. Gracious open foyer. Fireplaces in both the front-to-back living room and family room. Special new glassed breakfast room. Finished lower level with separate entrance. **Exclusive**

7 **ANDOVER**. Move right into this wonderful colonial in a much sought after family neighborhood with great accessibility to town and highways. Many custom features and new updates - also, au pair or in-law possibilities. A must see! **Exclusive**

8 **ANDOVER. JUST LISTED**. Walk to town, church and shopping. Top in-town location, 3/4 acre lot, with sunn exposure. Pretty cape with 3 fireplaces, 3 bedrooms, 2 baths, family room, living and dining room. **Exclusive**

9 **OPEN HOUSE SUNDAY 2-4**. Extraordinary new 10-room Colonial at Country Club estates. Choose your own decor! 2-car garage. **DIR: 92 to 133 to Canterbury to Westminster, right to Wescott.** **Exclusive**

Apartments for Rent

ANDOVER- Sunny 2 bedroom in quiet Colonial home. Low utilities. Near center and transportation. \$600 plus utilities. Call 475-7157.

ANDOVER- spacious and bright (approx. 1000 sq. ft.) 2 bedroom apartment in Balmoral. \$725 includes heat, parking and laundry. Call 475-8672.

ATTRACTIVE- Brand new 2 bedroom, 2 bath luxury apartments. Individual washer/dryer, central air, lavish interiors, beautiful landscaping, clubhouse, pool, and more. Call for specials. 686-6980.

BALMORAL- 1 bedroom apartment. Heat and hot water included. \$650 per month. Call 475-8208.

BANNER REALTY RENTALS-PROPERTY MANAGEMENT. "We'll rent your property as if it were our own!" 475-3533.

BRADFORD- large elegant 1 bedrooms in vine covered brick victorian. 2 fireplaces, washer/dryer, wall/wall, 2 extra rooms, parking. No pets. Call 373-8292.

BRITISH COLONIAL apartments. Now available. Two bedrooms, wall to wall carpeting, air conditioning, garbage disposal, double security alarm system. Model apartment open weekdays 8 to 7, Saturdays 9-2. For information call 685-7467.

BALMORAL- 3 room, 1 bedroom apartment. \$625. J.B. Doherty Associates. 470-1200.

CHARMING 1 BEDROOM. Pine floors, a/c, plenty of closets. No pets. \$550. Call 475-3437.

Haverhill- large 1 bedroom, nice area, 1st floor, washer/dryer, deck, hardwood floor. \$450. heated. Call 373-8292.

NORTH ANDOVER- 2 and 3 bedroom apartments. \$650 and \$695 plus utilities. Fully appliances, off street parking, washer/dryer hookups, gas heat. Mint condition. Call after 5:30pm. 688-2285.

NORTH ANDOVER- 2 bedroom, 1-1/2 bath townhouse. Heat and hot water. New appliances, a/c, basement, washer/dryer hookup, pool. Available 11/1. \$750/mo. 470-1604.

NORTH ANDOVER- 600 sq. ft. 1 bedroom, yard, patio, storage, parking, \$475, no pets, references. Call (617) 593-1843.

NORTH ANDOVER- newly remodeled 3 bedroom, third floor. Garage, hookups, yard. \$750/mo. Call 475-5585.



470-1200



Jim Fowler
PAINTING
Interior/Exterior
Fully Insured
(508) 475-3687
(617) 666-4126

Apartments for Rent

ANDOVER- Sunny 2 bedroom in quiet Colonial home. Low utilities. Near center and transportation. 600 plus utilities. Call 75-7157.

ANDOVER- spacious and bright (approx. 1000 sq. ft.) 2 bedroom apartment in Balmoral. \$725 includes eat, parking and laundry. Call 475-8672.

ATTRACTIVE- Brand new bedroom, 2 bath luxury apartments. Individual washer/dryer, central air, lavish interiors, beautiful landscaping, clubhouse, pool, and more. Call for specials. 686-6980.

BALMORAL- 1 bedroom apartment. Heat and hot water included. \$650 per month. Call 475-8208.

CANNER REALTY RENTALS-PROPERTY MANAGEMENT. "We'll rent your property as if it were our own!" 475-3533.

BRADFORD- large elegant 1 bedrooms in vine covered brick victorian. 2 bedrooms, washer/dryer, full wall, 2 extra rooms, parking. No pets. Call 73-8292.

BRITISH COLONIAL apartments. Now available. Two bedrooms, wall to wall carpeting, air conditioning, garbage disposal, double security alarm system. Model apartment open weekdays 8 to 7, Saturdays 9-2. For information call 685-7467.

BALMORAL- 3 room, 1 bedroom apartment. \$625. B. Doherty Associates. 0-1200.

FARMING 1 BEDROOM. Pine floors, a/c, plenty of closets. No pets. 50. Call 475-3437.

ANDOVERHILL- large 1 bedroom, nice area, 1st floor, washer/dryer, deck, hardwood floor. \$450. Call 373-8292.

ANDOVER- 2 and 3 bedroom apartments. \$50 and \$695 plus utilities. Fully appliances, street parking, washer/dryer hookups, heat. Mint condition. Call after 5:30pm. 688-558.

ANDOVER- 2 bedroom, 1-1/2 bath townhouse. Heat and hot water. New appliances, basement, washer/dryer hookup, pool. Available 11/1. \$750/mo. 0-1604.

ANDOVER- 600 sq. ft. 1 bedroom, yard, storage, parking. \$75, no pets, references. Call (617) 593-1843.

ANDOVER- newly modeled 3 bedroom, hardwood floor. Garage, hookups, yard. \$750/mo. Call 5-5585.

Jim Fowler PAINTING
Interior/Exterior
Fully Insured
(508) 475-3687
(517) 666-4126

Roommates Wanted

BOXFORD- Professional couple seeks non-smoker to share pleasant 10 room colonial on quiet street. Enjoy a large, fully furnished room along with house privileges, including cable and 2 acre wooded lot. \$700 per month includes all meals and utilities (also available without meals and unfurnished for \$550). No pets. Call 352-8878.

NORTH ANDOVER. Neat person to share two bedroom at Royal Crest. Male or female. \$350 plus half utilities. Short term o.k. 508-975-7128.

ROOMMATE WANTED. North Andover beautiful cape on wooded lot. \$425 plus utilities. Many amenities. Non-smoker. Call 689-7233.

Rooms for Rent

PRIVATE ROOM for professional person in my home. Located on quiet street between Andover center and Rte. 93. Call 475-5432.

ROOM FOR RENT in a private home near center of town. Easy access to bus and train to Boston. \$300/month. Call 617-426-2062 days; 508-475-7006 evenings after 6:30pm.

ROOM FOR RENT in quiet home. Convenient Andover location. Off street parking. \$70/week. Call 475-4966.

Retirement Living

HALCYON HOUSE Retirement Home. Gracious living for elderly women. Private and semi-private rooms. Meals provided. 24 hour staff. Call Betsy Bonde 685-5505.

Land Wanted

LOTS WANTED. \$30,000 to \$35,000. Buildable. West Methuen or Dracut areas. Call after 5pm. Bob 685-7427.

Wanted to Rent

LOOKING FOR LARGER house/condo to rent in Andover/North Andover. Bedroom downstairs a must. Would consider 1 or 2 year rental with option to buy. Price approximately \$1800-\$2000 month. Call 686-0840.

PROFESSIONAL SINGLE MOM with young son seeks affordable housing in Andover. Would be willing to house sit or share house with same. Call 470-1958 or 658-5600 ext. 5514.

Resort Places for Sale

KENNEBUNKPORT, ME. Sparkling 2 bedroom, 2 bath, open concept living/dining room, patio, garage, lots of storage. Easy walk to beach, marinas and Dock Square. Quiet deadend. \$139,900. 475-6789.

LOON MOUNTAIN, N.H. Fantastic 4 bedroom, 4 bath, professionally decorated contemporary marble and glass decor, on the River. Must be seen! Was \$350,000. Now \$325,000. Call Donna 475-2011.

GOLD KEY HOMES

Will Rogers said:

**"THE BEST TIME TO BUY
A HOUSE IS YESTERDAY!"**

**HOWEVER, IF YOU DIDN'T BUY YESTERDAY,
THE NEXT BEST TIME IS TODAY!**

The selection of property is wide and varied, property prices holding steady and mortgage interest rates are more reasonable than they have been in years! Don't be one of the many home buyers who will say:

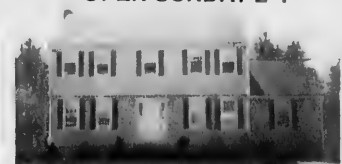
"I SHOULD HAVE BOUGHT IN '91"

OPEN SUNDAY 1-3

ELEMENTS OF STYLE! In executive neighborhood; priv. wooded lot; quiet cul-de-sac. 3 bedrooms plus possible master suite. \$239,900 DIR: High Pt-Cross-Forest Hills-4 Brierwood

OPEN SUNDAY 2-4

STRIKING SPLIT! Most desirable neighborhood. 4 bedrooms; 2 1/2 bath; porch & patio. \$259,900
DIR: Lowell - 72 Wildrose Dr.

OPEN SUNDAY 2-4

GLEAMING NEW ENGLAND CLASSIC! Large deck overlooks acre+ lot on quiet cul-de-sac. Features 4 bedrooms; 2 fireplaces. \$284,000
DIR: Boston-82 Paddock Ln., N. Andover

OPEN SUNDAY 2-4

IN-TOWN! Updated 9 room Colonial; beautifully built. Barn; Deck in great convenient location. \$199,000
DIR: Elm to 58 Summer



ONLY \$127,900 On your lot. Choose cherry or oak kitchen; cedar sided; quality custom features standard! Many styles, call Gloria for information.



COUNTRY WELCOME! Bright & meticulous; HW floors; 2 firepl. Private, wooded 2.8A minutes to town. \$218,000
DIR: Main to 342 Salem St.

OPEN SUNDAY 2-4

A DELIGHT! Freshly painted 6 room colonial. Skylight in master; new deck off kitchen. Fenced yard; move in condition. \$165,000
DIR: Chandler to 45 North St.



WALK TO THE POND! Classic design garrison Colonial on private lot. Family room features beamed ceilings; wainscoting & shutters. Immaculate! \$339,900



LASTING IMPRESSION! Extraordinary 10 room custom Colonial on acre+ on cul-de-sac. Loaded with extras. \$429,900
DIR: Rt. 125-Gould-9 Phoenix Place

Century 21

Minuteman Realty
2 Elm Square, Andover
Conveniently located in the
Musgrove Building in downtown Andover

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ask us about the
**Exclusive Century 21
SELLER SERVICE PLEDGE**

GOLD KEY HOMES

COLDWELL BANKER
HUNNEMAN
& COMPANY

HUNNEMAN & COMPANY-COLDWELL BANKER

6 Park St., Andover (508) 475-4477

JUST LISTED!



TERRIFIC YOUNG COLONIAL with three season porch set on a nice wooded yard with in-ground gunite pool. Lovely family neighborhood on cul-de-sac street. A gem of a home!
Exclusive \$269,900



GENTLEMAN'S HORSE FARM close to "Old Center." Barn with 4 box stalls. Large paddock & delightful 10-yr.-old cape with hardwood floors throughout. Large garage. Cherry cabinets. Private setting.
Exclusive \$399,000



THIS GRACIOUS updated home is in a fine family neighborhood with a walk to train and easy access to Rte. 93. Ten spacious rooms with lovely special window treatments. Many fine features. Call to view this delightful home. **Exclusive \$289,900**



FANTASTIC OVERSIZED SPLIT entry on over an acre lot. Family neighborhood. Convenient to 93. Great three-season porch overlooking private backyard. Four good sized bedrooms and very tastefully decorated. Move right in!
Exclusive \$242,900



OPEN HOUSE SUNDAY, SEPT. 15 2-4 Bright and cheery ranch. Three bedrooms, two full baths. Lower level family room has hearth for woodburning stove. Lots of nice features and absolutely immaculate.
Exclusive \$159,900

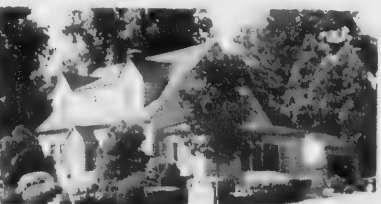
Dir: 59 North St. off Chandler or River Roads



DRAMATIC PRICE REDUCTION! Decorator Showcase home overlooking Lake Cochichewick. Elegant open foyer. Popular white kitchen with hand painted cabinets. Stunning master suite. Many decorator touches remain.
Exclusive \$399,000



CHARMING and well maintained townhouse convenient to shopping and highways. Large eat-in kitchen, fireplaced living room. 1.5 baths, attached garage and full basement. Beautiful move-in condition.
Exclusive \$135,500



PICTURE BOOK CAPE near the library in North Andover on a pretty corner lot. So convenient to schools and downtown you'll want to be located here. The kitchen is delightful and a nice work place. All hardwood floors throughout this home and a fireplaced living room. A great family home!
Exclusive \$185,000



SPACIOUS 1880 QUEEN ANN VICTORIAN located in academy area. elegant fireplaced foyer with bridal staircase; gracious high-ceilinged rooms with richly detailed moldings, oval windows, HW floors, oversized gourmet kitchen with bay window and French doors.
Exclusive \$419,000



PERFECT LOCATION near schools. This custom built ranch abuts Andover Country Club. Nicely redecorated plus all new wiring too! Spacious rooms and gracious entrance foyer. A lovely brick ranch with great floor plan.
Exclusive \$255,000



BRICK FRONT GARRISON on one acre plus in desirable West Andover location. Beautifully re-designed family bath, playroom off kitchen, spacious rooms. Hardwood floors. Terrific rumpus room in basement.
Exclusive \$234,900



NORTH ANDOVER Spacious and gracious condo in a converted mansion. Located on three acres of common grounds, you could have space for a garden. Two very good size bedrooms, living room, dining room plus a dynamic family room. Porch off master bedroom.
Exclusive \$135,000

HUNNEMAN & CO./COLDWELL BANKER ANDOVER OFFICE

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Exclusive Affiliate
SOTHEBY'S
INTERNATIONAL REALTY

Garages for Rent

SPACE FOR RENT in North Reading. 15'x40' heated garage/storage space. Call 664-0044.

Resort Places for Rent

BARTLETT, N.H. Enjoy the beauty of the Mount Washington Valley this summer. Beautiful contemporary home, 3 bedrooms, 2 baths, sleeps 8. Week \$500; Weekends \$250. 685-4115.

Land for Sale

ANDOVER- South Main Street. Half mile from P.A. 1 acre +/- Ready to build. Septic approved and filed. Call 475-6789.

BANCROFT SCHOOL DISTRICT. Wooded building site includes new septic system. Asking \$125,000. 1-408-424-1472. George Kelly, 339 Pajaro Street, Salinas, CA 93901.

LAND, ANDOVER - CLOVERFIELD ESTATE. Executive 17 lot subdivision, 1 to 2-1/2 acre lots. Most surrounded by conservation. All lots have minimum of 180' frontage. Covenants. 8 approved lots remain. Owner on site at 10 Cloverfield Drive or call 686-7984. Directions: River Road to Chandler Road to Cloverfield Estates or Lowell Street to Beacon Street to Chandler Road to Cloverfield Estates.

Office Space for Rent

ANDOVER CENTER office space. Singles or suites for lease. Call 475-8732.

ANDOVER CENTER. 4 room to 8 room office suites in newer brick office building. Off-street parking, convenient to public transportation. 686-1111.

ANDOVER- 68 Park St. Single office, second floor, 205 square feet. Separate entrance, parking. \$475 per month. Call Lee Dodd 617-262-6907.

ANDOVER- Commercial or office space. 800 sq. ft. on North Main Street. \$1250/month includes utilities. Call Christian Homes 475-4400.

ANDOVER/NORTH ANDOVER line. 600 sq. ft. to 5400 sq. ft. of first rate office space in new brick office building, prominent both in its architectural detail and location. Call John McGarry 686-1111.

SEASONED FIREWOOD
Ferris TREE SERVICE

\$145⁰⁰ cd.
Cut, Split,
Delivered
Stump Grinding
685-8789

Garages for Rent

SPACE FOR RENT in North Reading. 15'x40' heated garage/storage space. Call 664-0044.

Resort Places for Rent

BARTLETT, N.H. Enjoy the beauty of the Mount Washington Valley this summer. Beautiful contemporary home, 3 bedrooms, 2 baths, sleeps 8. Week \$500; Weekends \$250. 685-4115.

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ANDOVER South Main Street. Half mile from P.A. 1 acre +/- Ready to build. Septic approved and filed. Call 475-6789.

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Office Space for Rent

ANDOVER CENTER office space. Singles or suites for lease. Call 475-8732.

ANDOVER CENTER. 4 room to 8 room office suites in newer brick office building. Off-street parking, convenient to public transportation. 686-1111.

ANDOVER. 68 Park St. Single office, second floor, 205 square feet. Separate entrance, parking. \$475 per month. Call Lee Dodd 517-262-6907.

ANDOVER. Commercial or office space. 800 sq. ft. on North Main Street. \$1250/month includes utilities. Call Christian Homes 475-4400.

ANDOVER/NORTH ANDOVER line. 600 sq. ft. to 6400 sq. ft. of first rate office space in new brick office building, prominent both in its architectural detail and location. Call John McGarry 686-1111.

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ANDOVER OFFICE SPACES available for July first. Street level at 125 Main Street, adjacent to The Andover Shop, located at Morton and Main Streets. Large parking area, bus stop, five rooms and two bathrooms. Call days 475-2252; after 6pm 474-0196.

FULL SERVICE OFFICE suites. State of the art equipment, professional staff, superior support services, executive furnishings, ample parking. All at an affordable price. Call and compare. Office Suites At Jefferson Park. 685-5440.

AFFORDABLE Andover space available downtown. Main Street. Will adapt to your needs. 700-5000 sq. ft. with parking. Par Realty Group 508-452-2590.

OFFICE/STORE FRONT space. Individual office suites, plus storage. Junction 495/28/133. Call 475-1812.

PRIME OFFICE SPACE for lease. Main Street, Andover Center. Office suites available from 1000-7000 sq. ft. per floor. Street level retail space 1100 and 4000 sq. ft. Parking included. Reasonable. 475-6999.

TWO MONTHS FREE rent. Andover Post Office Proximity. Handy 900 sq. ft. office space. Clean, sunny and adjacent to the new post office. Ideal for Direct Mail/Advertising Accounts, etc. Call Gordon 617-894-9466.

Commercial - Retail
40 FT. STORE front. 2000 sq. ft. basement. Heavy traffic flow. Junction 495/28/133. 295K. Call 475-1812.

ANDOVER CENTER retail space for lease. For more details call 475-8732.

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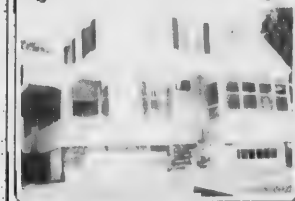
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GREAT OPPORTUNITY for in-laws or extended families! This charming 6 room Bungalow and neighboring 7 room Colonial have just been put on the market. Both have been nicely updated and are in move in condition. Sold together or separately they add up to a great value!
Call 475-2201

Bungalow \$149,900
Colonial \$ 169,900

ANDOVER



PRIVATE SETTING - not too far from town! Needs some sprucing up, but what a fantastic value! Ranch with 6 rooms, 3 bedrooms, fireplace living room, family room loaded with windows, and a terrific location on a small circle with private treed yard!
Call 475-2201

\$164,900

NORTH ANDOVER



BEAUTIFUL LIBRARY AREA RANCH! This custom built 8 room home has an open, contemporary style. The fireplace living room is brightened by a beautiful 9 foot window. There are 3 good sized bedrooms, a study and a glamorous full bath. You'll love the private backyard with nice patio - ideal for cookouts! Immaculate condition and unbeatable price!
Call 475-2201

\$176,900

ANDOVER



CHOICE COLONIAL in desirable residential neighborhood! 8 beautiful rooms, a front-to-back fireplace living room, spacious eat-in kitchen, family room, play room and designer bath with whirlpool tub! All this and more on a lovely lot with large level backyard abutting town conservation land! MOVE RIGHT IN!
Call 475-2201

\$224,500

NORTH ANDOVER



SUPER LOCATION FOR YOUR IN-HOME BUSINESS! 7 room Multi-level zoned R-5, perfect for professional office, retail business and many other possibilities! This home is located on an acre lot off of Routes 114 and 125. Explore the possibilities!
Call 475-2201

\$235,000

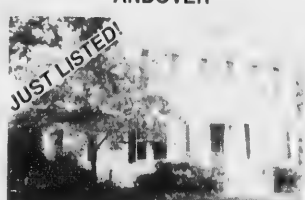
ANDOVER



TRADITIONAL NEW ENGLAND CAPE beautifully set on a cozy cul-de-sac. Wonderfully spacious eat-in kitchen opens to fireplace family room with vaulted ceiling, built-ins and sliders to a brick patio, 18'X25' gameroom, 3 bedrooms, 2 1/2 baths and a large, flat backyard. Call to see this great family home!
Call 475-2201

\$241,000

ANDOVER



THIS CLASSIC COLONIAL, located within walking distance of town, offers much charm and appeal. Front-to-back fireplace living room has French doors to a wonderful side porch, eat-in kitchen with view of the lower garden in rear yard, 3 corner bedrooms upstairs PLUS a den with 3 walls of windows! A MUST SEE!
Call 475-2201

\$269,900

ANDOVER



WALK TO PIKE SCHOOL & PHILLIPS ACADEMY Rambling 11 room expanded Cape with flexible floor plan, St. Charles custom kitchen, family room with built-ins, large dining room, fireplace living room with bow window, 1 st floor master suite, 6 bedrooms, parquet floors, and so much more!
Call 475-2201

\$324,900

ANDOVER



BRICK SECTION SHAWSHEN Impressive 5 bedroom full brick Colonial with private grounds! Gorgeous curved staircase, fireplace living room, cabinet packed eat-in kitchen, skylit 3 season porch, family room, master with private bath and deck. So very motivated!
Call 475-2201

\$329,000

NORTH ANDOVER



EXECUTIVE NEIGHBORHOOD Right off desirable Great Pond Road - handsome, 9 room Colonial on over 1.25 acres. Both family room & living rooms are front-to-back with fireplaces, large eat-in kitchen, den or 5th bedroom, inground pool. An exceptional value on today's market!
Call 475-2201

\$299,900

ANDOVER



EXCITING YOUNG COLONIAL with a spectacular open foyer and many upgraded features! 10 large rooms including a huge game room, study, a den, wine room, formal living and dining rooms feature bay windows and hardwood floors, mammoth fireplace family room sports a skylit cathedral ceiling, central air, central vac, intercom system, security system...all this and more in a tranquil setting just minutes to Routes 93 & 495. Come see!
Call 475-2201

\$374,900

ANDOVER



BANK OWNED! Andover Country Club Estates 11 room Colonial with a distinctively different floorplan. Elegant tiled foyer, French doors to handsome living room, formal dining room with 2 built-in china cabinets, smashing country kitchen, study off skylit family room, 4 bedrooms upstairs plus huge finished 2 room loft area with 2nd kitchen...and so much more set back on a gorgeous landscaped lot at the bend of a magnificent circle! Exceptional value!
Call 475-2201

\$389,900

ANDOVER



ANDOVER COUNTRY CLUB ESTATES AT ITS BEST! Tucked away, on a private cul-de-sac, this immaculate 10 room Colonial is just waiting for a new family! Gracious foyer; elegant sunken living room; formal dining room; wonderful study; 13' X 26'6" designer kitchen with French door to a deck - ideal for cookouts! Mammoth cathedral ceilinged family room featuring built-in bookcases, a wet bar and a fireplace! The great features go on and on...it's waiting just for you!
Call 475-2201

\$429,900

NORTH ANDOVER



PRESTIGIOUS "BEAR HILL" Elegant and spacious 9 room Colonial on beautiful acre of land abutting the town forest. Dramatic 2 story foyer, bay window eating area, French doors, beautiful pickled oak cabinetry, Jenn-air center island stove, cathedral ceiling, 3 fireplaces, 5 zone heating system, 4 large bedrooms, family rm & great rm, large screened porch special features go on and on!
Call 475-2201

\$439,900

ANDOVER



PHILLIPS ACADEMY area! Stately 12+ room, 3 1/2 bath Federal Colonial on a pretty, wooded acre lot. Quality built with fine detail, spacious rooms and many amenities. Fantastic eat-in kitchen with center island, Florida room, 1st floor library, 5 bedrooms, 3 fireplaces, and underground sprinkler system for easy lawn care! OUTSTANDING!
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\$479,900

LAND FOR SALE and ready for your dream home!

NORTH ANDOVER Super value! 12.50 sq. ft. flat lot with mature trees. Tranquil setting, yet minutes to highways. Zoned for single family or duplex!
\$55,000

NORTH ANDOVER Beautiful, treed acre+ lot on a cul-de-sac in a young subdivision. Underground utilities & approved septic design.
\$99,999

ANDOVER ATTENTION BUILDERS! Bancroft School area! 3.66 acres of level wooded land. Call for details!
\$199,900

ANDOVER Prime 4.23 acres of land, walking distance to town and Phillips Academy! Wooded, horse permitted, ideal estate property!
\$275,000

For detailed information, please call 475-2201.

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NORTH ANDOVER - Deluxe end-unit at Heritage Green. Recently remodeled two bedroom unit with oak cabinet kitchen, wall to wall carpet, and balcony overlooking peaceful, wooded setting.

NEW EXCLUSIVE!



\$209,000

ANDOVER - Super in town location! Charming updated colonial with fully applianced, eat-in kitchen, front to back living room, formal dining room, four corner bedrooms and walk-up attic.

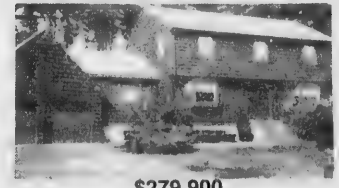
NEW EXCLUSIVE!



\$79,000

ANDOVER - Lease purchase available on this well maintained corner unit overlooking pond. Beautiful hardwood floors, newer kitchen. Excellent location near highways, shopping and public transportation.

OPEN HOUSE SUNDAY 1-3



\$279,900

NORTH READING - \$4,000 towards closing costs from seller on this lovely 9 room colonial on cul-de-sac with fireplaced living & family room plus large rec room over garage for office or extra family space. 4 generous bedrooms. **Rte. 28 to North St. follow signs to 26 Westward Circle.**

JUST REDUCED!



\$72,900

ANDOVER - Best buy! Sunny and spacious one bedroom unit in historic Balmoral. Walking distance to bus and shopping. Convenient to major highways. Up to \$3,000 towards closing costs.

JUST REDUCED!



\$64,900

LAWRENCE - Lovingly maintained describes this townhome in a quiet residential area. Open, spacious, renovated kitchen and neutral decor throughout the large rooms. Seller assistance with financing & lease purchase available.

JUST REDUCED!



\$149,900

READING - Conveniently located near town center on nice level lot is this great starter or retirement home offering fireplaced living room, newly remodeled eat-in kitchen and two spacious bedrooms. \$1,500 towards closing costs.

NEW EXCLUSIVE!



\$79,000

LAWRENCE - Three year young townhouse with fully applianced, eat-in kitchen, two bedrooms, 1 1/2 baths, deck, one car garage and more in convenient locale near shopping and transportation.



\$135,500

METHUEN - Six large rooms in this colonial with contemporary flair on nearly 5 acres on cul-de-sac. Fireplaced living room with cathedral ceiling, spacious kitchen with dining area leading to open deck.



\$219,900

ANDOVER - Traditional, center entry Colonial in desirable family area of Shawshen Village. Beautiful wood floors and high ceilings. Crown moldings in fireplaced living room and formal dining room.



\$299,900

NORTH ANDOVER - Set on one of the highest points in town this delightful contemporary offers gorgeous vistas to the west, 4 bedrooms and country kitchen leading to large, private deck.



\$294,900

ANDOVER - Outstanding young 8 room colonial on professionally landscaped lot in family neighborhood. Upgrades galore including ceramic tile, central air and sprinkler system! Beautifully decorated!



\$459,000

NORTH ANDOVER - Breathtaking view! Superb neighborhood! Dramatic 11 room contemporary featuring sunken living room, cedar sunroom, custom oak kitchen, first floor master suite & skywalk open to living room and foyer.



\$169,900

ANDOVER - Antique on the banks of the Shawshen within walking distance to town, train and bus! Three fireplaces, exposed beams and wide pine floors!



\$319,900

NORTH ANDOVER - Stunning, contemporized colonial located on quiet executive cul-de-sac. Quality shows throughout this 8 room home with designer baths, custom kitchen, floor to ceiling fireplace in family room and many amenities. Lease purchase also available.



\$359,900

NORTH ANDOVER - One and one-half acres of beautiful land is just one of the fine features of this exquisite 11+ room home. 24 x 26 great room, spacious master suite with dressing room, 3 1/2 baths.

475-8600



Enrollment 200 more than anticipated . . .

(Continued from page 1)

Perhaps more pupils came from apartments in town or, more likely, a group of students moved back to public schools from private institutions.

Last year, 873 children of school age attended private schools in Andover, according to Dr. Outwin. A significant number of those students could have moved back to public schools.

Pike School, for one, had fewer applicants this year than in previous years, according to Dr. Outwin.

Only Shawsheen numbers down

Student population figures for each school indicate 178 more students are in the school system this year than last. Total students is 4,953 this year, up from 4,775 last year.

The only school numbers down from last year is at Shawsheen because of the reorganization of the early childhood center, which dispersed kindergartners into other schools. Shawsheen dropped from 432 students to 132, a loss of 300.

The other changes are:

Bancroft up 97, from 494 to 591; Sanborn up 71, from 370 to 441; West Elementary up 153, from 728 to 881; South up 73, from 412 to 485; Doherty Middle up 15, from 502 to 517; West Middle up 23, from 637 to 660; and the High School up 46, from 1,200 to 1,246.

No crisis

The problem is not an immediate one, and no crisis planning is needed, according to Dr. Outwin.

"Everybody has been accommodat-



Photo by Matthew Sapienza

Nancy Jenike says a final good-bye to her daughter, Sara, who began first grade at West Elementary School last Thursday.

ed without having to come up with any short-term contortions," he said.

But the space requirements will have to be dealt with for the long term.

"We're out of space at Sanborn and South. West El. is right to the brim," Dr. Outwin said. "Every available space at South and Sanborn is under utilization."

The School Committee is scheduled to meet with selectmen in late October or early November to discuss long-term needs for the schools. The space

problem will be a priority.

Dr. Outwin said additions to Sanborn and South schools are being discussed as a way to deal with the space needs for the rest of this decade.

But the committee will have to revisit the comprehensive study of the school building space and maintenance needs completed three years ago, and reconcile its findings with new population figures and projections before making any plans.

Dr. Outwin said a planned 60-house

development off Dascomb Road would affect both Sanborn and South school populations.

"That's the kind of thing we have to take into consideration," he said.

Busing profits

In other news about the schools, bus fees have generated \$107,000 in revenues and cut \$93,000 in expenses for a net of "roughly \$200,000," according to Dr. Outwin.

The elimination of three buses, at a cost of about \$31,000 each, accounted for the cut in expenses.

The schools hire at approximately \$25,000 per position, so the busing program pays for eight positions, the chairman said. But the revenues were projected and the positions are already in place, so the schools won't be running out to hire any more personnel right away.

Most parents have been very supportive of the busing program and the savings have helped the school system continue to provide a quality education, according to Dr. Outwin.

"In the end, it did make a big difference," he said.

Language hours increased

The position of a part-time language teacher in the middle school, Ann Sullivan, has been changed to full-time.

"That will help to address some of the loss in foreign language," Dr. Outwin said.

Many parents had been concerned with language cuts at the middle school.

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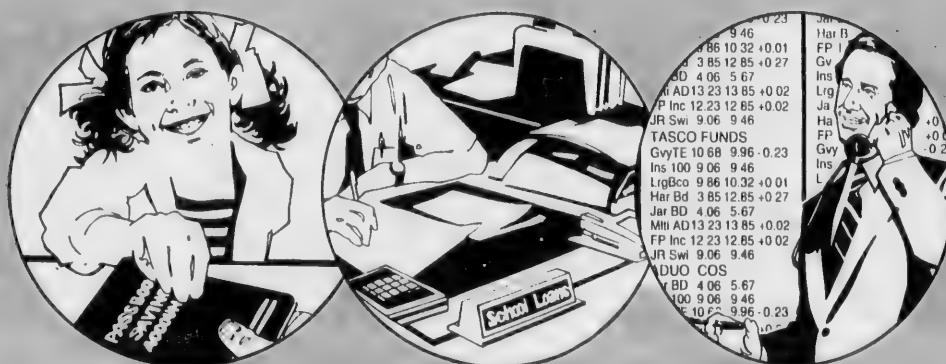
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ANDOVER
TOWNSMAN

September 12, 1991

Interate Mortgage moves offices due to growth

James M. Kochakian, vice-president of Interate National Mortgage Corp., announces due to phenomenal growth the company's corporate offices and mortgage banking operations have been moved to 232 Pleasant St. in the Methuen Executive Park.

The new facility will accommodate Interate's heavy loan volume due to the increase in this year's home-buying. Closings can now be done on the premises in the new closing room or in a broker or attorney's office.

Interate is also increasing its in-house underwriting staff to keep up with the influx of new business.

In addition to relocation and increased staffing, Interate has just purchased a new network of state-of-the-art IBM computers featuring the "Laser-Trak" Loan Star processing system.

"Laser-Trak" will give customers such advantages as faster turn-around time and up-to-the-minute status on loan commitments.

In the past five years, Interate has grown from a small local lender to one of the leading Mortgage Banking Companies in New England today.

David P. Chinian, president and CEO, has headed the mortgage banking company since 1986. He is active in the local community as a member of the Chamber of Commerce and vice president of the Lion's Club. He holds a real estate broker's license, is a certified real estate appraiser and is a strong advocate of the Better Business Bureau.

Interate supports the Greater Lawrence Board of Realtors as an affiliate member and are members of the Real Estate Finance Association; Division of the Greater Boston Real Estate Board and the Northeast Home Builders Association.

Vice-president Jim Kochakian of Andover is responsible for residential loan production in the immediate area.

Jim will provide a free prequalification to potential and current home owners who wish to purchase a home or refinance an existing mortgage to a lower interest rate. A credit report can be obtained on the same day at no charge to the borrower for pre-screening. Jim is available seven days a week, 8 a.m. to 8 p.m. at 688-2480.

Soft real estate market offers buyers many options

By Charles Nilsen

The softening of residential real estate markets throughout the country offers potential homebuyers opportunities beyond just low prices. Because buyers are generally skittish, lenders and contractors are attracting them with creative ways to finance the purchase of a home.

For homeowners planning to "trade up," relocate to a new home or simply looking for a deal on long-term investment, the current market offers a myriad of innovative financing options to capitalize on today's favorable residential real estate prices.

The new-home market is perhaps one of the hardest-hit industry segments in the current market real estate downturn, with business dropping 33 percent from 1989 to 1990. As a result, many builders are offering attractive financial incentives and money-saving options to homebuyers, making it more worthwhile now to investigate buying a newly-constructed home.

One relatively common practice is for a builder to "buy down" the rate

on the home mortgage for the buyer and thus offer attractive low-rate financing. The "buy down" reduces the borrower's monthly housing costs and, therefore, enlarges the pool of potential qualified buyers. A builder may also pay for any mortgage "points" and/or absorb all closing costs to reduce the amount of up-front money needed.

With each of these "new home" options, make sure that the builder and the development are financially secure to avoid problems with future financing or property maintenance. Check with the local building authority, the developer's lending institution or attorney.

For both newly-constructed or existing homes, some lenders are now offering specially tailored mortgages with lower starting interest rates and flexible schedules that can be "custom fit" to the buyer's needs.

These innovative "hybrid" mortgages offer immediate security in an uncertain market without the higher initial rates normally associated with a fixed-rate mortgage.

(Continued on page 8A)

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Si Mahfuz stands among the large selection of Oriental rugs available at Persian Rug Galleries in Nashua, N.H.

Persian Rug announces addition of Karastan line

Persian Rug Galleries of Nashua, N.H., established in 1953, is a full-service floor covering center specializing in handmade rugs from all over the world. They also offer high quality broadloom carpeting, linoleum, hardwood flooring, rug cleaning and repair.

Now Persian Rug Galleries is pleased to announce the addition of two top quality lines of machine-made Oriental rugs from Karastan and Royal Dutch Carpet Mills. These carpets offer the budget-conscious consumer

the look of a handmade Oriental at a more affordable price. They come in many sizes from scatters to room size along with runners and stair carpets.

Along with the Karastan Orientals, Persian Rug Galleries has also taken on the complete line of Karastan broadloom carpeting to complement their Wunda Weve, Lees, Columbus Mills and Fabrica lines.

Persian Rug Galleries is located at 227 1/2 Main St., Nashua, N.H. Call them toll-free at 1-800-225-0688.

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The Ryan Co. offers advice on reaching financial goals

The term "financial security" means different things to different people, but everyone seems to want as much of it as they can get. Unfortunately, fewer and fewer people are feeling able to achieve it due to a number of factors, some hidden, some obvious.

1. Unemployment in Massachusetts is at 9.2 percent.
2. Bank CD rates are at a 10-year low and confidence in the banking system has been shaken.
3. Company-provided pensions are becoming a shrinking benefit.
4. Inflation, even at current levels, still reduces buying power by half every eight years.
5. Social security cutbacks are likely to continue.

But there is good news.

1. The stock and bond markets are at an all-time high.
2. Corporate profits are improving.
3. 401k plans are becoming common place.
4. Communism's collapse is making international investing more profitable.
5. Safe investing is easier now than ever.

Let's examine several subjects which most people will be dealing with regarding their financial future.

Retirement: People used to work in one job for 30-plus years and retire with a pension that approximated 50-65 percent of their final year's pay. Those days are gone. The trend in pensions now is to use the 401k plan which is a salary reduction plan (your money) with company matching (some of their money). The net result is that for many people currently under age 55, their pension will be a smaller percentage of their final pay than that of their parents unless they take certain steps.

Solution: Participate fully in your 401k plan.

Begin a monthly investment plan that coordinates with your 401k plan.

Contribute to IRAs whether they are deductible or not.

Maximize your returns on your portfolio through a solid strategy and diversification.

Lump sum distribution: With over 9.2 percent unemployment in Massachusetts, unfortunately many people are receiving the largest single check of their life, their pension and 401k lump sum distribution. If the surveys are correct, many of these people are quite confused having been laid off and now having to invest tens or perhaps hundreds of thousands of dollars. Many of them just drop it into the bank to keep

it safe. But what is the real risk of putting it into the bank?

If you had \$10,000 five years ago and had put it in the bank, you would have about \$13,855. Not bad you say? But had you invested that same \$10,000 in a top flight diversified growth mutual fund you would now have approximately \$26,455, over 90 percent more cash. And that included the '87 crash.

Just looking at the first seven months of 1991 (which included a war), \$10,000 in the bank on Jan 1, 1991, was worth about \$10,335 on July 31, 1991. That same \$10,000 in a top growth fund was worth about \$11,927 - 15.4 percent more.

The real cost of "safety" in a bank has most often been "loss of gain." While your principal is guaranteed by the FDIC, it also has traditionally increased at less than half the rate of the average market gain.

What about risk of loss? Diversify and utilize mutual funds and pooled trusts. This mitigates risk and, in fact, balanced accounts (part stock, bonds and money market) over the past 10 years have risen 84 percent higher than money in a bank. And in that period of time, there have been nine up years out of 10. The risk of loss is just not a major worry for people who have a strategy

and properly diversify. So, where do you turn?

Stockbrokers: There was a time when stock brokers truly worked as brokers for their clients and acted on their behalf selecting the best securities available and being objective in their dealings. Over the past 10 or 12 years many stockbrokers, particularly at the major firms, are now more company agents than brokers. The firms have developed massive proprietary (home-office owned) mutual fund companies and now you are as likely to be sold an XYZ fund from your XYZ broker as you are the fund of an independent mutual fund company. So much for objectivity. One other potential trap is purchasing stock from the broker who sold the securities to you from his firm's inventory. Another variety of this transaction is buying securities that are part of an Initial Public Offering (IPO). Over half of these "new issues" from the early 1980s are now worthless. The brokers are well paid to "push" those IPOs, but what are your chances of picking the survivors?

Financial planners: It is very difficult to decipher who is competent and who is not. One effective way is to require your planner to have one or

(Continued on page 6A)

Why you should consider a Home Equity Loan instead of a Home Equity Line.

The Difference.

First off, we're not knocking Home Equity Credit Lines. For many people, they're definitely the way to go. Other folks, however, may want to check into Home Equity Loans. The difference is simple. With an approved Home Equity Loan, you borrow a specific amount for a specific period... usually up to 10 years. You can also lock into a fixed interest rate. Right now we're offering a special introductory rate for the first 6 months and a really great fixed rate for the remainder of your loan.

With an approved Home Equity Line, your money is available when you want it. Just write a check for the amount you want. Your monthly payments may differ because you only pay a percentage of the amount drawn on your Line. Upon maturity, you may still have a balance outstanding.

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*EXAMPLE LOAN: If you borrow \$15,000 for 6 months, the first 6 monthly payments at 8.50% APR are \$307.75; followed by 54 monthly payments at 10.50% APR are \$321.14; combined 10.10% APR; finance charge \$4,188.06; total payments \$19,188.06.

The Advantages Of A Home Equity Loan.

With a Home Equity Loan, you get a fixed rate for a fixed term. That makes it easy to budget, because you'll always know what your monthly payment will be... and you'll know exactly when the loan will be paid off. In many cases, your Home Equity Loan interest is 100% tax deductible.

Think Of The Uses.

Pay off your existing credit line from another bank... education for your children... home improvements... a new car... debt consolidation (the interest on a Home Equity Loan is considerably lower than credit cards or personal loans)... a vacation... Whatever the reason you have for borrowing, a Lawrence Savings Bank Home Equity Loan may be the way to go.

It's easy to apply. Call us for your application, or stop by and see us today!

6 MONTH INTRODUCTORY

8.50%*
APR
Home Equity Loan



The Ryan Co. offers advice on reaching financial goals

(Continued from page 5A)

both professional designations: CFP (Certified Financial Planner) or ChFC (Chartered Financial Consultant). This doesn't guarantee proficiency, but at least shows that your planner has been tested for competency across a wide range of financial subjects.

All professionals charge for their services, and financial professionals are no different. Make sure you deal with a planner who charges you fairly for his or her advice. Charges should be based on or proportionate to the time and complexity of the services and should be agreed upon in advance. If you are led to expect hours of free advice, consider that you might be getting merely a sophisticated sales pitch.

Lastly, realize that in order to reach your goals you need a strategy and a road map. A well conceived financial plan should greatly improve your chances of achieving that elusive state of "financial security." It may seem like an overwhelming task, but beginning now is the best time.

The Ryan Company, located at 2 Elm Square in Andover, is well positioned to help you achieve your financial goals. William T. Ryan, the firm's

founder, has more than 21 years of financial services experience. Prior to founding The Ryan Company, he was a senior officer at Fidelity Investments in Boston where he ran a division which managed more than \$2 1/2 billion in assets.

Recently, The Ryan Company has expanded its capabilities with the following two additions: Attorney Melvin E. Johnson and Elaine B. Morgillo, CFP.

Mr. Johnson has more than 25 years' legal and securities experience, most recently serving as president of G.R. Phelps & Co., a national securities and investment advisory firm that manages more than \$600 million in assets. He is also one of three governors of the \$400 million City of Hartford Pension Plan.

Elaine B. Morgillo, CFP, joins The Ryan Company from Tinseth and Morgillo in North Andover where she has practiced as a Certified Financial Planner. She has more than eight years' experience in the financial industry and previously was the business manager for several firms in the Merrimack Valley and financial counselor for a nationally recognized financial consulting firm.

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The Ryan Company

Corporate and Private Financial Management

The Ryan Company is proud to announce that the following individuals have joined the firm:

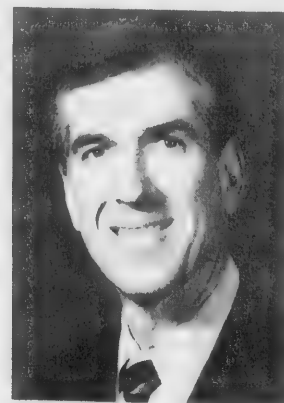


Melvin E. Johnson, J.D.
 Director of Corporate Financial Management

- J.D. - N.Y.U. School of Law
- Past Pres. - G.R. Phelps & Co., Inc.
- Member - National Assoc. of Securities Dealers
- Commissioner, City of Hartford Pension Fund
- Former Trust Portfolio Manager, Bankers Trust Co., N.Y.

Elaine B. Morgillo, C.F.P.
 Director of Private Financial Management

- C.F.P. Certified Financial Planner
- Member - Institute of Certified Financial Planners
- First V.P. Merrimack Valley Estate Planning Council
- Georgia State University Graduate Bus. School



William T. Ryan

The Ryan Company

Two Elm Square, Suite 202
 Andover, MA 01810
(508) 475-1500

First Eastern Mortgage moves its offices to Andover

First Eastern Mortgage Corp., a division of First Federal Savings Bank of Boston, the largest privately held independent mortgage company in Massachusetts, has recently moved its corporate headquarters to 100 Brickstone Sq., Andover.

First Eastern Mortgage Corp. offers

a wide variety of loan programs and consistently competitive rates that have earned First Eastern Mortgage its quality reputation, plus now, with new and improved resources, offers even greater personalized service and a greater ability to better serve its customers and the community.

Tax laws can help your business

When it comes to running a business, taxes can be a make-or-break proposition. To increase your after-tax profit, take the time to familiarize yourself with tax laws that can have an impact on your bottom line.

Here are some basic strategies:

To offset the high cost of office equipment - whether office furniture or a computer system - you can depreciate the equipment over its useful life. For computer equipment, the depreciation period is generally five years. For other depreciable business assets, such as office furniture, the write-off period usually ranges from seven to 10 years.

As an alternative to depreciation, you may choose a special "expensing" election. With first-year expensing,

you can generally take an immediate tax deduction for equipment purchases of up to \$10,000 per year, as long as that amount does not exceed your business income.

As a small business owner, you are allowed to deduct 80 percent of the cost of business meals and entertainment expenses as long as they are "directly related to" or "associated with" the active conduct of your business. In addition, the costs must be reasonable.

To protect your deduction, make sure you carefully record the date, place and business purpose of the meal or entertainment, as well as the amount spent, the name of the individual entertained, the business relationship and the topic of discussion.

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Prudential's Duncan Black offers financial expertise

Duncan Black is an associate vice president of investments and a registered portfolio manager in the Manchester, N.H., offices of Prudential Securities Inc., the investment and brokerage firm.

Mr. Black offers his clients expertise in the following areas:

- Matching affluent investors with top tier money managers
- Performance monitoring for the individual and corporate investor
- Corporate retirement plans: design/installation/conversation
- Corporate executives: stock option exercises/144 sales

- Systematic wealth accumulation programs
- Tax-free investing
- Retirement planning: lump sum distributions

Mr. Black strives to meet the investment management needs of individual investors, corporate executives and corporate retirement plans.

Mr. Black has a B.S. from the University of Lowell and an M.B.A. from New Hampshire College.

For more information on Mr. Black's services, please call Sharon Monroe at 1-800-221-2655.

Soft real estate market ...

(Continued from page 2A)

The initial fixed-loan period for a mortgage – say three, five, seven or 10 years – might offer an interest rate and monthly payments that are often lower than the prevailing 30-year fixed mortgage rates. After this initial term, the interest rate is adjusted annually, similar to an adjustable-rate mortgage, for the remaining life of the loan, which can extend up to 30 years.

Another type of loan, known as a negative amortization loan, is attractive to many borrowers at first glance. But closer inspection reveals that in regions where the real estate

market is especially soft, a negative amortization loan can actually be a financial hindrance.

This loan is initially appealing because the monthly payments start out at below market rates and could increase every six months by a maximum of 7.5 percent of the monthly payment amount. The interest payments, however, are discounted, which means that in today's soft market, many homeowners are losing money because they aren't reaping sufficient capital gains or are selling at a loss and must pay the bank the difference. Be sure to ask your lender if the financing appears to be a nega-

(Continued on page 11A)

Planning to Retire or Change Jobs?

If you're planning to do either and expect to receive a company-funded lump sum distribution, then you legally have only 60 days to decide whether to pay the taxes on your lump sum when you receive it or to defer them until a later date.

This critical "60 day decision" involves many variables, with advantages and disadvantages to both courses of action. And which one is best suited for you depends on your current tax situation, your immediate needs, and your long-term financial goals.

Prudential Securities Incorporated invites you to a special free seminar where you'll learn how to make the right decision for your specific needs.

Topics for discussion will include:

- ☐ IRA rollover vs. lump sum distributions.
- ☐ The value of a highly flexible portfolio.
- ☐ Safe, conservative investments for income and growth.
- ☐ Taxes and Tax Reform—how they'll affect you.

Speaker: Duncan Black,

Associate Vice President-Investments
Prudential Securities Incorporated

When: Saturday, September 21st at 9:00 a.m.

Where: Andover Sheraton
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Admission is free, but space is limited. To reserve your seat, just call Sharon Monroe at 800-221-2655.

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Audi's 200 Quattro series delivers luxury and performance

Audi has translated its road-racing heritage to the street in the 200 Quattro models.

Flared fenders and 215/60 performance tires on 7 1/2- by 15-inch forged, BBS wheels with polished rims signal the presence of a 217 horsepower, turbo-charged 20-valve engine that is a lineal descendant of Audi's overpowering racing engines.

The new, 2.22-liter engine generates 220 horsepower by European measurement standards (217 hp SAE) at 5,700 revolutions per minute and develops 228 foot pounds of torque at a very low 1,950 rpm. A driver needs the tender foot of a ballet dancer to detect "turbo lag."

Coupled with a five-speed manual transmission, the Audi 200 Quattro Sedan accelerates from zero to 60 miles per hour in 6.5 seconds and attains a top track speed of 150 miles per hour. The comparable figures for the 200 Quattro Wagon are 6.6 seconds and 148 mph.

This means that the 200 Quattro models are the quickest, while not the fastest, Audis in the market today. (The V8 Quattro equipped with manual transmission has a top track speed of 152 mph.)

Those numbers represent a giant stride forward from the performance

figures for the already acclaimed predecessor 200 Quattros, which had a 16-valve, turbo-charged engine generating 162 horsepower. The predecessors recorded zero-to-60 mph times of 7.7 and 7.9 seconds for the sedan and wagon, respectively, with top track speeds of 135 and 133 miles an hour.

In the U.S. market, the 200 Quattro competes head on with the Mercedes-Benz 300 series, the BMW 535 and Lexus and Infiniti, none of which provide all-wheel drive. While a price competitor with the 535, the 200 Quattro offers performance akin to BMW's M5.

Sports car performance has been achieved without sacrificing any of the extraordinary luxury features of the 200 Quattro series. All of the distinct Quattro handling character and "feel" have been retained as well, the hallmarks of driver assurance and the capacity for safe operation under virtually all road conditions.

The quiet and refined engine includes hydraulic valve lifters, electronic idle, ignition and boost control. A Bosch Motronic engine management system continually monitors and adjusts engine operation. Fuel injection is sequential according to the engine's firing order, and turbocharger boost pressure is also electronically controlled according to a boost pres-



Audi 200 Quattro



Audi V8 Quattro

sure map stored in the control unit's memory.

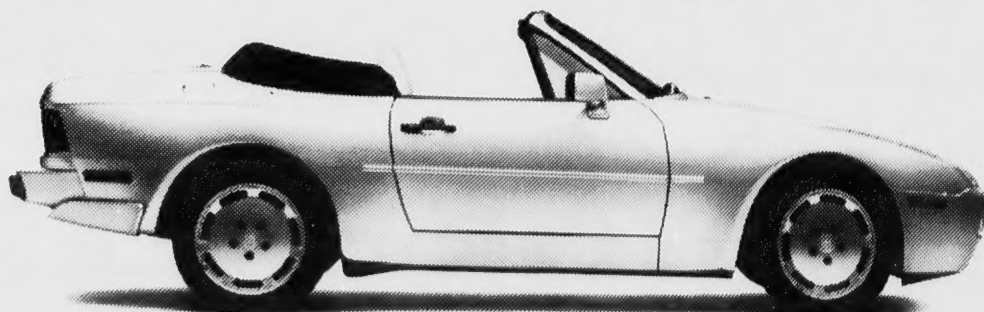
In addition, a fail-safe program will not only get the driver home in most cases should a malfunction occur, but it also "memorizes" the fault for later dealer attention.

Both the 200 Quattro Sedan and Wagon feature a five-speed manual transmission, engineered for precise,

easy gear changes.

Each model has an aerodynamic yet elegant design that includes flush glass all around, flush door handles, windshield rake and flared fenders.

You can find the Audi 200 Quattro Wagon and Audi's V8 Quattro at Park Audi, 222 Lowell St., Lawrence. Or call 686-9743.



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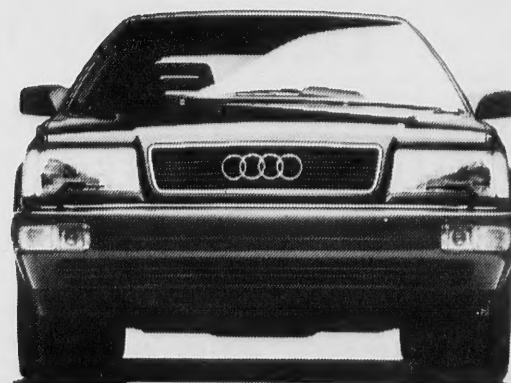
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Mercedes 190 Class provides many advantages

When you buy a Mercedes-Benz, you're not buying a car, you are making an investment. The Mercedes-Benz 190E 2.6 has proven to have the best overall value of \$28,000-plus luxury cars over a five-year ownership period, according to independent researchers.

The Mercedes-Benz 190 Class offers many advantages over other vehicles.

While in the driver's seat, you will feel like you have the world at your fingertips. All of the 190 Class sedan's controls are easily accessible. To the right, a climate control system allows the driver to adjust air volume and temperature setting. Below the steering wheel rim is a row of indicator lights, including temperature, fuel and pressure gauges. There is even an outside-temperature gauge. Control switches allow the adjustment of outside mirrors, windows and exterior lighting, as well as cruise control.

Its suspension system is incredibly simple. It consists of a heavy-gauge damper strut, separate coil-steel spring and rugged three-point control arm. Its travel is much longer than in other vehicles, which helps to absorb road jolts. In the rear, a revolutionary concept (five individual links guide each rear wheel) maximizes the tire's



The Mercedes-Benz 190 Class affords comfort and luxury, while giving the owner peace of mind with its many safety features.

contact with the road and minimizes the wheel's displacement.

The steering is specially engineered to feel smooth and firm from wheel jolts.

The 190 Class sedan also has an anti-lock braking system, which allows the driver tremendous control over the vehicle and ease of mind with its great directional stability.

The Mercedes-Benz 190 Class offers a wealth of safety features, some of

which are not very obvious. Should a collision occur, the driver and passengers are protected in many ways. A rigid bar is welded into each door to help reduce injuries from a side collision. Thick foam pads are fitted under each footwell to reduce ankle injury and the foot pedals are made to pivot forward, away from the driver's feet in the event of a head-on collision. Also, the steering column will deform instead of moving toward the driver.

The rearview mirror will detach even under a mild collision. The door handles are designed to give rescue workers a more secure grip, and the door edges are made to resist jamming after impact.

Mercedes owners have shown again and again their loyalties to the same make to a noteworthy extent. This suggests that owners are extremely satisfied with the Mercedes-Benz and its day-to-day performance. And why shouldn't they be? Mercedes-Benz owners are protected for the first 50,000 miles or 48 months (whichever comes first) by a limited comprehensive warranty. Mercedes' Roadside Assistance program gives the owner peace of mind by offering flat-tire changing with the customer's spare, two to three gallons of fuel for empty tanks and a jump start for dead batteries, seven days a week, at no charge.

Smith Motor Sales in Haverhill will show you the satisfaction you deserve from being a Mercedes-Benz owner. They are the largest exclusive Mercedes-Benz dealer north of Boston and have been serving the public for 65 years. Smith Motor Sales specializes in sales, leasing and service. Visit their professional sales staff at 455 River St., Haverhill, or call them at 372-2552.



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RE/MAX benefits both client and realtor

Fred Fisichelli and his sons, Steve and Joseph, bought a RE/MAX franchise in May 1985. In January 1986, they opened their first office in Methuen. Their second office opened in North Andover in October 1987. Today, RE/MAX preferred has grown from three family members to 31 full-time real estate professionals.

In 1985, the company closed 37 transactions. In 1990, it closed 312 transac-

tions while maintaining an average 40 percent growth rate annually in sales production.

When asked what he contributes to RE/MAX preferred's success, Fred replied, "RE/MAX is a unique concept with each sales associate in business for themselves, but not by themselves. They are full-time Realtors that contribute to the policy and decision mak-

ing process in the office as well as controlling the marketing plan for their listings, including a personal financial investment in advertising and promotion. In addition, they each pay their fair share of the fixed overhead and in return, they retain 100 percent of their commissions earned. Therefore, the systems only attracts the top twenty percent of the industry."

At RE/MAX preferred, you will find

experienced full-time Realtors highly dedicated to providing maximum service to their customers and clients.

The firm has generated more than \$30.710 million in gross sales from 198 closed transactions through the first two quarters of 1991.

RE/MAX preferred has two offices located at 232 Pleasant St., Methuen and 451 Andover St., North Andover.

Soft market offers buyers many options

(Continued from page 8A)

tive amortization loan but has another name.

Sellers who are having difficulty selling their home or are receiving unacceptable bids, might consider refinancing their mortgage at a better rate or "fix up" instead of "trade up" and thus postpone selling their home until the market strengthens.

If your existing mortgage or mortgages are higher than the current rate by more than 1.5 percent, the time may be right to explore refinancing. As an added incentive, many lenders are offering to finance closing costs and expenses of refinancing a mort-

gage as well.

Those who have owned their home for a substantial length of time can also tap into the equity they have built through a home equity loan or line of credit and use this money to increase the resale value of their residence through renovation or expansion.

Real estate investment seekers can also use the line of credit to finance a second home and capitalize on the lower prices for vacation properties in certain markets.

Even with a sound long-term real estate investment strategy, many buyers concentrate more on the bargain

they may be getting on the price of the home than the cost of financing. But over the long-term, the cost of the financing has far greater impact on the cost of the purchase.

That's why it pays to seek out a lender who will devote the time to work with you to pinpoint the optimum financing approach for your situation. That is the best investment you can make in any economic climate.

Charles Nilsen, vice president, is the district manager in the Burlington office of Chase Manhattan Financial Services.

Stress can hurt you and your business

According to a national survey, 14 percent of workers said they had quit or changed jobs last year because of workplace stress. A stressful environment has many disadvantages - lower productivity, higher absenteeism, greater turnover and increased health insurance claims. To reduce stress in the workplace, try these tips:

- Plan ahead;
- Set priorities;
- Set a schedule you can reasonably meet;
- Leave time for the unexpected;
- Don't procrastinate;
- Delegate work;
- Exercise.



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Ted Garside
Ted Garside, Branch Manager

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